

# UTP SHIELD

Your business shouldn't  
have to pay to feel  
protected



## What is the UTP Shield?

UTP Shield is our free anti-fraud protection software. We detect any suspicious payments and notify your business.

## How does the UTP Shield work?

UTP Shield creates a profile of your business. This includes your usual trading hours, the location of customers and your accepted payment methods. We then flag any suspicious payments that are out of the norm. UTP Shield also detects payments that carry a high chargeback risk. We will notify you by email or text, depending on the level of threat. UTP Shield helps protect your business 24/7/365.

## Low level threat

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## High level threat

High level threats are usually payments taken over the phone or online. These payments are more likely to be made with a fraudulent card and carry a high chargeback risk. Fraudulent chargebacks happen when a customer requests an unwarranted refund. They go straight to their bank, instead of your business. Their bank will reverse the refund, and your business will be out of pocket. Due to the increased threat, you will receive both a text and an email regarding the suspicious payment. Your business can then decide to accept or decline the order. Our customers can opt-out of notifications at any time.



### For more info

[utpgroup.co.uk/payment-solutions/utp-shield](https://utpgroup.co.uk/payment-solutions/utp-shield) | [enquiries@utpgroup.co.uk](mailto:enquiries@utpgroup.co.uk)

#### SALES

0330 99 99 300  
MON - FRI  
09:00 - 17:30

#### SUPPORT

0330 99 99 900  
MON - FRI | SAT | SUN (Incl Public Holidays)  
08:00 - 20:00 | 09:00 - 18:00 | 10:00 - 16:00

