Transaction Risk API - External FAQ

What is the Transaction Risk API?

Built specifically for models, the Ekata Transaction Risk API provides the most predictive identity verification features to fight payment fraud and improve the efficiency of authorizations. In under 100 ms, it scores the overall risk of an identity using email, IP, phone, name, and address and delivers a concise response for easy integration.
Powered by the fastest and most reliable tech stack in market, the Transaction Risk API scales for any low-latency, high volume model requirements with pricing flexibility at the throughput capacity you need.

What makes Transaction Risk API unique?

- Transaction Risk Score - A real-time, predictive score derived from our Identity Network and the core identity data inputs of email, IP, phone, address, and name
- High predictability - Response includes the most predictive identity verification features to improve model performance
- Low latency - Delivered by our elite cloud-based infrastructure in under 100 ms
- Easy integration - Feature ready API response for ease of testing and integration into existing models
- Scalability - Flexibility to support massive throughout requirements up to hundreds of queries per second
- Global coverage - Reliable data with unparalleled coverage and accuracy from around the globe

What are the business benefits of Transaction Risk API?

- Find previously undetected fraud - Leverage identity verification during the authorization process to fight fraud early in the transaction flow
- Reduce false declines - Authenticate more legitimate customers and increase approval rates with accurate global data
- Prevent risk in real time - Get a clear picture of the identity behind a transaction in fractions of a second

How is this product priced?

This product is priced using Queries per Second (QPS) tiers. The tiers are 8,16, and 32 QPS. In some cases it can be priced per query as well.

How do you determine what QPS tier is needed?

The tiers are based on average QPS, peak QPS and usage pattern.

What happens if I exceed my QPS allowance?

We will return a 429 error. For custom packages, please contact the Ekata team.