

Terms of Service for My Fraud Intelligence LLC

1. Introduction

- These Terms of Service ("Terms") govern your use of our fraud detection services and software provided by My Fraud Intelligence LLC.
- By accessing or using our service, you agree to be bound by these Terms and our Privacy Policy.

2. Service Description

- My Fraud Intelligence LLC provides AI-driven fraud detection services designed to help businesses identify and mitigate fraudulent activities in real time.
- Our services include fraud detection and mitigation by real time agents and infrastructure code.
- Service Level Goal("SLG")
 - Results through our ML model is to have an accuracy and an Area Under Curve("AUC") of at least 90%
 - Availability is 99% uptime.
 - Round trip time under 500 milliseconds for our API. While we strive to provide the fastest service we can, there are times when we will have a longer response. We will do our best to manage our infrastructure to scale to meet this goal.

3. User Obligations

- You agree to provide accurate and complete information when creating an account and using our services.
- You agree to provide our company with non-PII transaction data with designations of fraud where applicable to allow us to build and maintain accurate machine learning models. If no data is provided, you agree that the SLG for accuracy and AUC is 80%
- You agree to use our services only for lawful purposes and in compliance with all applicable laws and regulations.
- You are responsible for maintaining the confidentiality of your account information and for all activities that occur under your account.

4. Intellectual Property Rights

- All intellectual property rights in the services, including any software, documentation, and content provided by My Fraud Intelligence LLC, are owned by us or our licensors.
- We grant you a limited, non-exclusive, non-transferable license to use our services for your business purposes, subject to these Terms.

5. Data Protection and Privacy

- Your privacy is important to us. Our Privacy Policy explains how we collect, use, and protect your personal and service data.

- You agree to comply with all applicable data protection laws in relation to any personal data processed through your use of our services.

6. Limitations of Liability

- Our services are provided "as is" and "as available" without any warranties, express or implied, including the accuracy or completeness of the AI-driven fraud detection results.
- My Fraud Intelligence LLC shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including lost profits, data, or damages resulting from the use of our services.

7. Changes to the Terms

- We reserve the right to modify these Terms at any time. We will provide notice of any significant changes and your continued use of our services after such notice will constitute your acceptance of the new Terms.

8. Termination

- We may terminate or suspend your access to our services immediately, without prior notice or liability, for any breach of these Terms.
- Upon termination, your right to use the services will immediately cease.

9. Governing Law

- These Terms shall be governed and construed in accordance with the laws of the United States, its states and territories, without regard to its conflict of law provisions. Where clauses in these terms are deemed unenforceable or invalid, the remaining provisions and conditions still apply.

10. Contact Information

- If you have any questions about these Terms, please contact us at info@myfraudintelligence.com