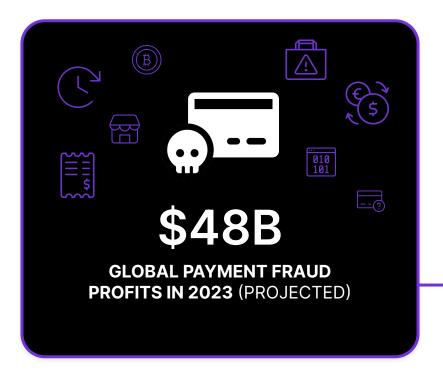


Preventing payment fraud

Month XX | Presented by: Speaker Name

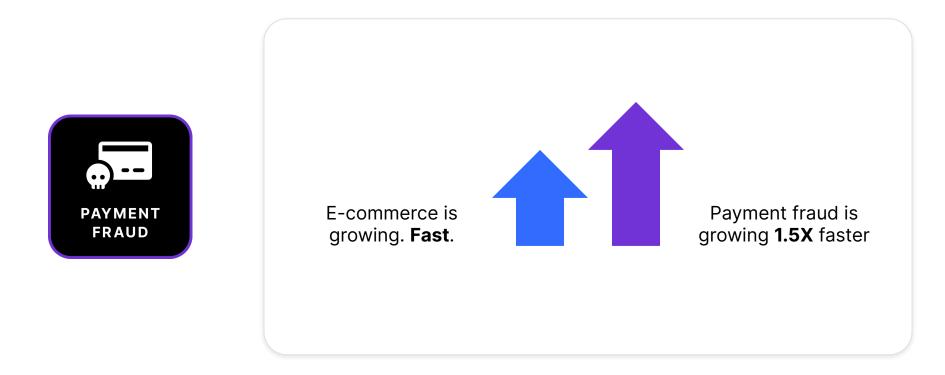
Sift Confidential

Payment fraud is a global industry

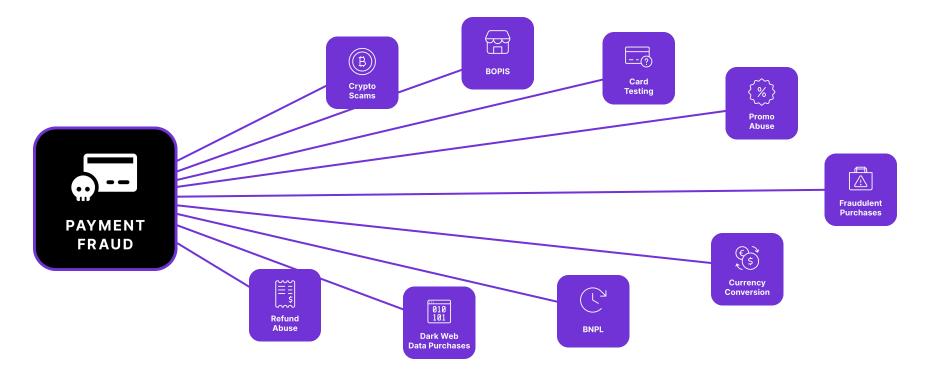


(MOST PROFITABLE COMPANIES WORLDWIDE	
	RAN	(PROFITS
	1	lidağı lunageriş soudi aramca	\$105B
	2	Ć.	\$95B
	3	BERKSHIRE HATHAWAY INC.	\$90B
	4	Alphabet	\$76B
	5	Microsoft	\$61B
	6	ICBC 国 中国工商银行	\$54B
	7	JPMORGAN CHASE & CO.	\$48B
	8	2023 Global Payment Fraud	\$48B
	9	の 中国建设银行 China Construction Bank	\$47B
	10	🔿 Meta	\$39B

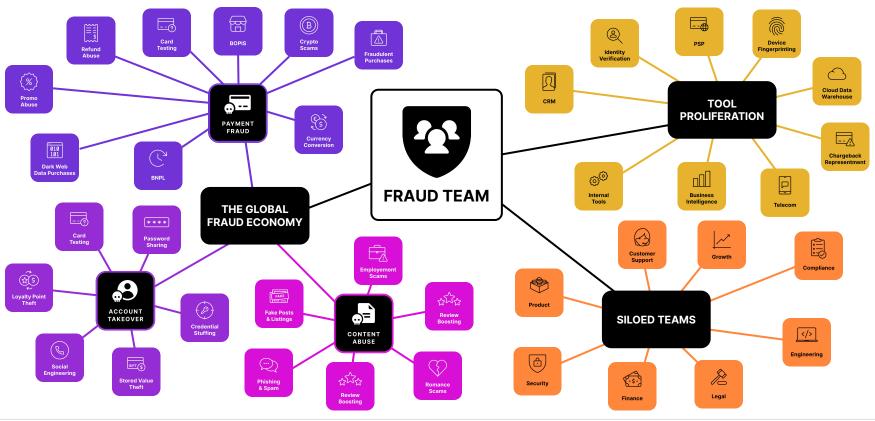
The business of fraud is booming



And it's becoming more complex



Companies are fighting more than just fraud



Payment fraud is the growth killer

Steals customers

- Reduced trust
- Lower LTV
- Higher CAC

Swamps operations

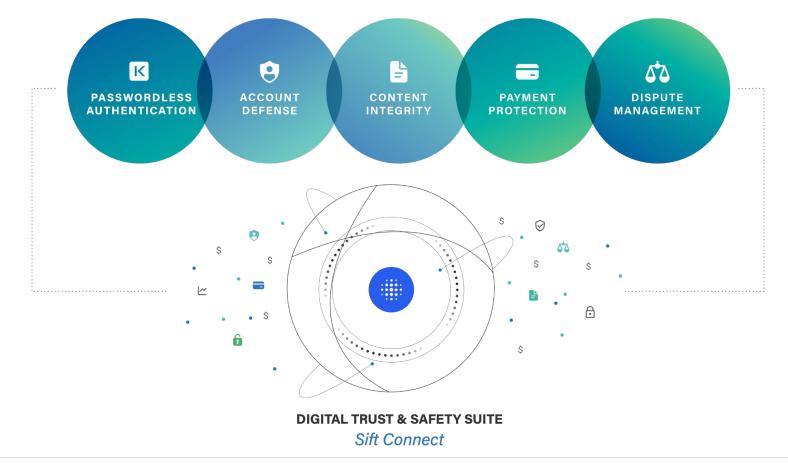
- Manual reviews
- Customer service
- Specialized training

Saps profits

<u> (</u>

- Chargebacks & fees
- Restricted processing permissions
- Lost inventory

GROWTH



Stop fraud losses

 \bigcirc

Identify and block high-risk transactions

Accurately \rightarrow machine learning and vertical-specific rulesets

In real-time → Risk assessments update in milliseconds

				SIFT ADMIN TOOLS +
				Q, demousers2.siftscien V
ayment Protection Exp	lore Review			
aved Searches +	Risky Users			:
C. Search	Users where + Add Criteria			
sky Users	STATS	MATCHED USERS	SCORE DISTRIBUTION	
sky Orders	Average Score = 8	Total 238K	150k	
Users		Watched Users 0%	50k -	
ders by Merchant ID		Accepted Users 99.9% Undecided Users < 0.1%	5-9 15-19 25-29 35-39 45-48	55-50 85-60 75-79 85-80 95-100
	Download as CSV 👻		Time periodi last 90 dans -	Sort by: Payment Protection Score V IL IF
	Download as CSV +		time panets. Task 30 days *	
	Showing 1-10 of 238045			😒 Decision 🗸
	□	ago) 🛷 1 👩 90 () 11	Block Demo Journs - New 28, 2022 12:56 pm	Decision 👻 🚥 📭 🔥
	Number of users with the same device 1	Email address billmurray2@hotmail.com	Account age N/A	Unique billing addresses (past month) 23
	Failed transactions in the last week 11	Country United States	Number of users with the same billing address	Successful transactions in the last week (either \$sale or
	IP/biling distance X		-	v
	N/A	+ Add Attribute		
	anealder123@hotmail.com Last activity Nev 21, 2022 203 AM (8 days	ngo) 🛷 1 0 92 0	Looks Bad - User Chargeback Nov 29, 2022 10:31 am	Decision 👻 🚥 📭
	Number of users with the same device N/A	Email address janealder123@hotmail.com	Account age 10 davs	Unique billing addresses (past month) 15
	Failed transactions in the last week 10	Country United Kingdom	Number of users with the same billing address 2	Successful transactions in the last week (either \$sale or 0
	IP/biling distance ×	-	2	U
	N/A	+ Add Attribute		
na na sa				



Automate fraud management

Create workflows to apply decisions at scale

Reduce the need for manual review

Make quick and informed decisions

Automat		scisions Lists Authentications		
×	Payment Protection	n Workflow Datt is to make Payment Protection decisions on Orders	[Save Draft Publish
	0	Chargebacks last month		
	T	IF ORDER MATCHES	THEN:	
		Chargebacks in the last month > 1 + Add Otterle	C Order Looks Bad	/
	2	Payment Score		
		IF ORDER MATCHES	THEN:	
		Payment Abuse Score > 90 + Add Criteria	⊖ No Action	1
		Payment Score and Same Device		
	T	IF ORDER MATCHES	THEN:	
		Payment Abuse Score > 80 + Number of users with the same device > 2 + Add Criteria	Order Looks Bad	1
	4	Route 4		
		IF ORDER MATCHES	THEN:	
		Payment Abuse Score between 60 and 80 + Add Criteria	Verify by 3DS	-
	0	+ Add another route		
	5	Everything Else		
	_	IF ORDER	THEN:	
		doesn't match any of the above	Order Looks OK	1



Unlock growth

- Accurately accept trustworthy transactions
- Increase conversion rates
- \bigcirc

Reduce customer insults

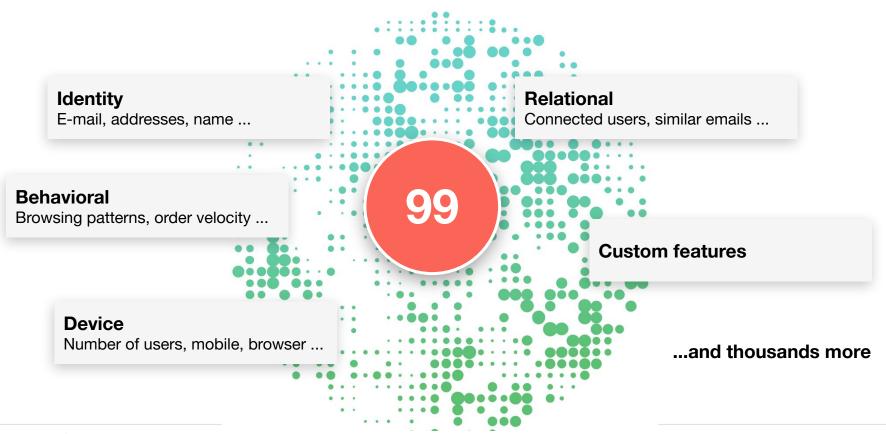
			SIFT ADMIN TOOLS +		
			Q, demousers2.siftscien v (2)		
Insights Business Anal	yze Analyst Workflows				
teports	Overview				
/ERVIEW	Tins Range				
ashboards	Oct 30, 2022 to Nev 29, 2022 *				
AYMENT PROTECTION hargebacks by Date Received hargebacks by Order Date Irders Report	Orders Created Orders Blocked 170,464 2,816 + 13% charge previous month 4-35% charge previous month	Percentage Blocked 1.7% + 25% charge previous month	Chargeback Rate		
Orders by Account Status Orders by Transaction Status	Blocked Orders Orders blocked with % orders blocked by value +	Criters % O	rders blocked		
	S200k		\$1,990,986		
	3150k		Value of Orders Blocked 3%		
	\$100K	A _	2% 1.4%		
	50X The Percentage of Order Value Blocked				
	Col 30 Nov1 Nov3 Nov7 Nov7 Nov9 Nov11 Nov13 Nov15 Nov17 Nov19 Nov23 Nov23 Nov25 Nov27 Nov29				
	Total Order Value \$140,215,207 from 170,464 orders	Chargebacks Received			
	\$12M	(iii) No data for this time period			
	S10M				
	58M				
	54M				
	S2M /				
	Oct 30 Nov 2 Nov 5 Nov 8 Nov 11 Nov 14 Nov 17 Nov 20 Nov 23 Nov 26	Nov 29			



Not your average fraud-fighting solution

THE SIFT DIFFERENCE Innovation Performance Flexibility Platform

Assess risk with complex signals



Staying ahead in a fast-moving digital landscape



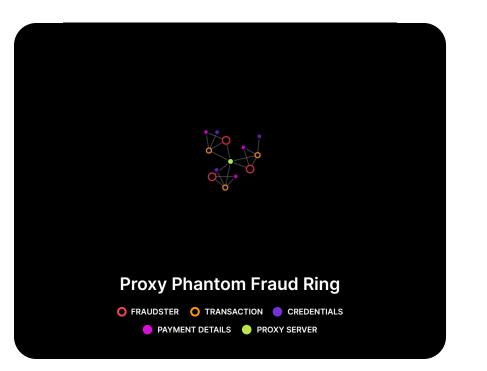
Rapidly identifying new fraud trends

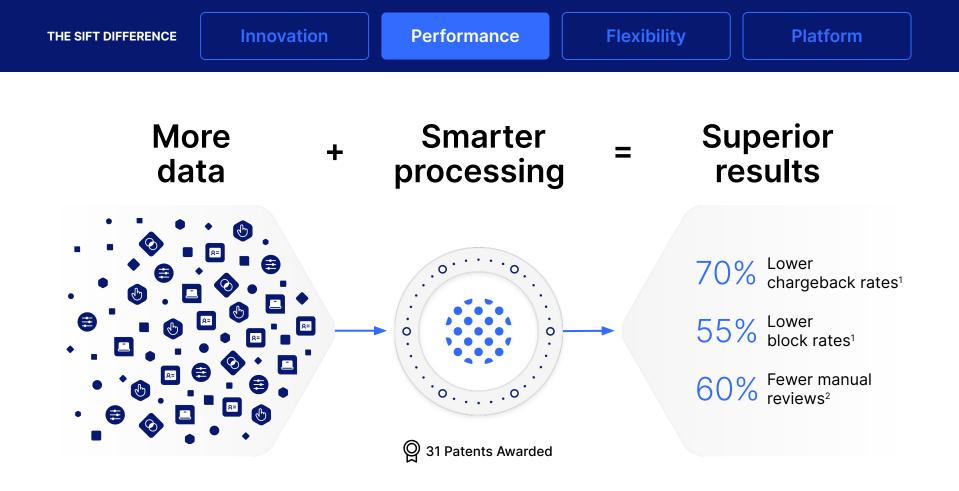


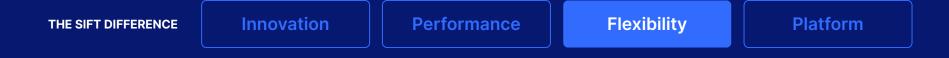
Constantly shipping new features



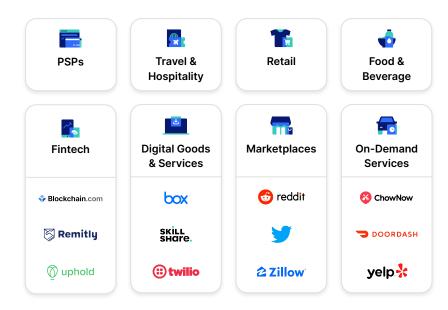
Helping everyone trust the internet







No matter the industry.



Or the growth stage.





A platform approach to fraud prevention



Grow-as-you-go integration



Easy and intuitive management tools



Complete and comprehensive solutions

