
As payments technology advances, new vulnerabilities arise

Criminals are shifting tactics with the change to digital...



65%

of organizations report having been victims of payment fraud attacks¹



30%

of financial professionals reported fraud attacks via ACH debit¹



71%

of organizations experienced attempted or actual business email compromise fraud¹

...driving a rise in ACH debit and credit fraud attempts

¹ Association for Financial Professionals, "2023 AFP Payments Fraud and Control Report."

Investments in fraud prevention and protection are yielding positive results



Significant investment

- **\$600M** invested in cybersecurity
- **>\$10M** invested in fraud prevention
- **>3,000** cybersecurity professionals



Commitment to education

- **184%** increase in client engagement
- White papers
- Webinars
- Banker education



Improved detection

- **8.8M** transactions screened daily
- **30%** Increased rate of fraud protection YOY
- **40%** increase in AI model precision rate

What this means for our clients

Recovery rate increasing

Loss rate decreasing

Loss rate decreasing*

~30% in past year

As of November 2023

*decrease in funds lost per dollar of fraud attack as compared to 2022

Our methodology helps clients mitigate risk



Prevent

Identify and stop bad actors at first contact



Detect

Screen payment activity for anomalies or patterns of risk



Investigate

Verify and evaluate suspicious alerts



Recover

Pursuit of funds to mitigate loss and recapture losses



Contain

Address any detected issues immediately to limit impact



Our vision is to transform the future of payments as the industry's most **TRUSTED** innovator and to empower your business to thrive

Leverage our solutions to help you solve for your challenges



Validation Services

Validate payment accounts, identity and document in real time to help prevent improper payments and fraud before any payments are made.



Payment Controls

Define conditions to automatically screen and review electronic payments (ACH and wires) for anomalies or known bad payment patterns to reduce risk.



Check Fraud Prevention

Safeguard your business against check fraud by validating every item presented for payment. Use check fraud prevention products and restrict check to lower value amounts.

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