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

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

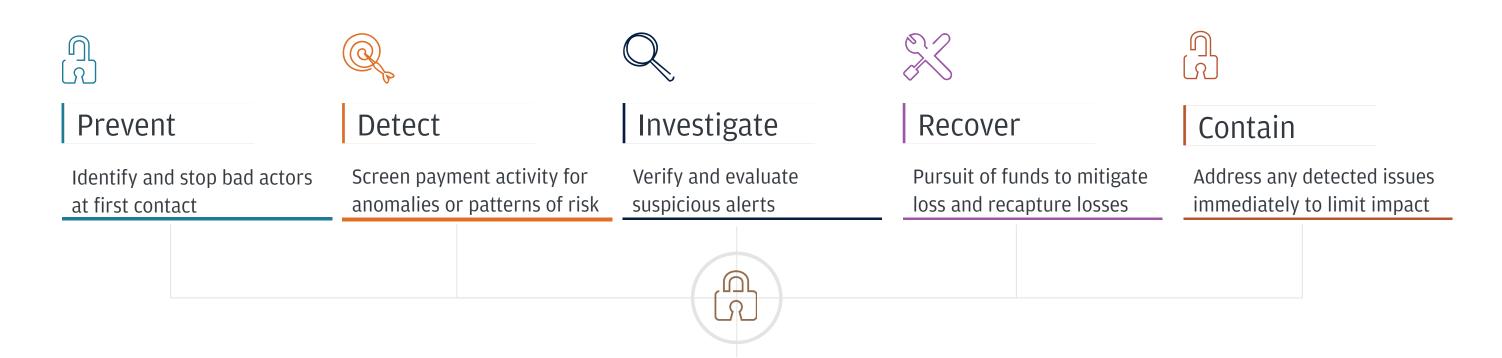
Loss rate decreasing*

~30% in past yea

As of November 202

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

Our methodology helps clients mitigate risk



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

J.P.Morgan

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

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