

Protecting commerce experiences wherever they go

The rules of commerce are being rewritten daily and fraudsters are evolving in lockstep. The fraud defenses you put up yesterday struggle to stand ground against today's tidal wave of change. That's why we developed FraudSight. With visibility into 40 billion transactions, unparalleled machine learning, and an award-winning team of experts, FraudSight is uniquely positioned to mitigate your in-store and online fraud while increasing your approval rates.

A winning combination of technology, data, and experience

FraudSight is a multilayered fraud solution that combines data insights, technology and our team of experts to most accurately predict if a transaction is fraudulent.



Data: As the #1 global acquirer, Worldpay has unmatched insight into payments data. Our machine learning engine has visibility into card-present and card-not-present data, as well as fraud transactions for reference. This view into both in-store and online transactions enables us to better assess the true intent of a payment transaction.



Technology: FraudSight is built upon an industry leading machine learning technology that dynamically monitors transactions in realtime during the authorization process. With our multilayer approach, we can also incorporate your business policies and other best of breed fraud tools, making it as flexible as needed to support your business.



Expertise: With 40 years' in payments including 15 years in the fraud space, plus 120+ data and fraud scientists, we have the expertise to advise your business on the best approach to fight fraud. We take a proactive approach to help you stay ahead of the latest fraud scheme.

\$9.4B

2017 card fraud losses in the United States¹

FraudSight Benefits:

- Increase revenues by driving higher approval rates and minimizing false positives.
- Reduce overall fraudulent chargeback volume and lower operational costs.
- A single solution to protect both your card-present and card-not-present transactions.
- Protect your business from quickly evolving attack vectors including account takeover, identity theft, card testing, friendly fraud, and many others.
- Streamline manual reviews and improve visibility across payment channels.

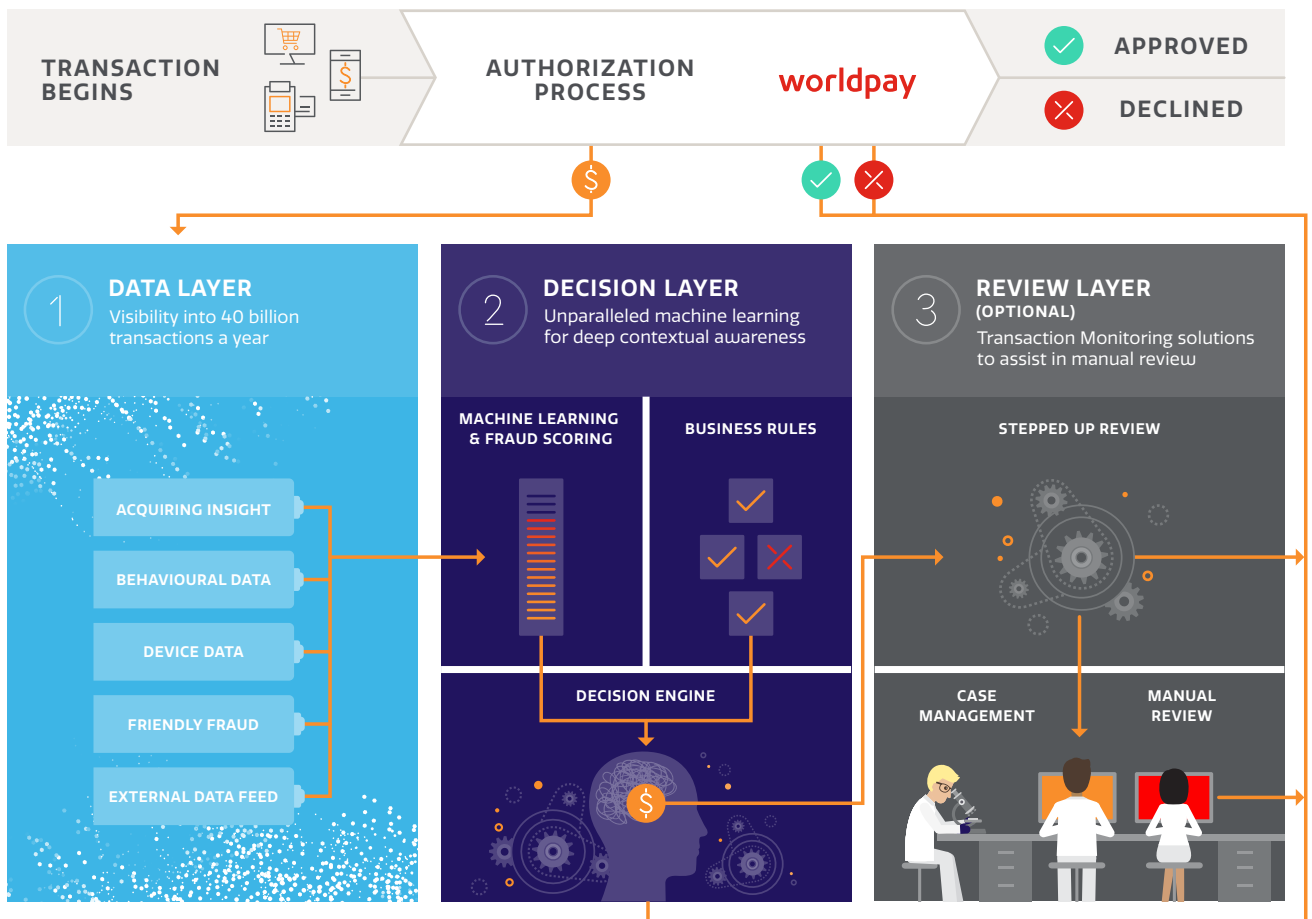


Protect

Secure transactions, minimize fraud and reduce risk.

FraudSight Architecture

All fraud systems perform best when they see as much data as possible. As an authorization enters FraudSight's Data Layer, it is augmented with additional information to provide a richer context of the transaction's validity. It then passes into the Decision Layer where a fraud score is generated by our machine learning system and evaluated against a suite of business rules and fraud strategies. The result is an Approve or Decline decision returned to the merchant, and an option for questionable transactions to enter a Manual Review system for human review.



Merchants are liable for 65% of card fraud losses in the US²

Start protecting your business from fraud – get started today

With multiple product configurations and managed services available, you can choose a version of FraudSight that works best for your business. Learn more by reaching out to your sales contact.

WMR034-02.19

1. Nilson Report, Nov 2018

2. Mastercard, Sept 2018

© 2019 Worldpay, LLC and/or its affiliates. All rights reserved. Worldpay, the logo and any associated brand names are trademarks or registered trademarks of Worldpay, LLC and/or its affiliates in the US, UK or other countries. All other trademarks are the property of their respective owners.