

## Minimize fraud in all your transactions

The rules of commerce are being rewritten daily and fraudsters are evolving in lockstep. Yesterday's fraud defenses 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 easy integration with our gateways, FraudSight is uniquely positioned to mitigate fraud while increasing your approval rates.

## A winning combination of technology, data, and experience

FraudSight is a multi-layered 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 acquirer, Worldpay from FIS 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 real-time during the authorization process. With our multi-layered approach, you can also incorporate your business policies and other best of breed fraud tools, making it as flexible as needed to support your business.



**Expertise:** We have over 15 years of experience in the fraud space and 40 years in processing payments. This experience, coupled with our data and fraud scientists, means we have the expertise to guide your business in the best approach to fighting fraud.

**\$12B**

2020 card fraud losses in the United States<sup>1</sup>

## 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 against current and emerging fraud threats.
- Reduce the need for manual checks.
- Ease of integration and up and running quickly.



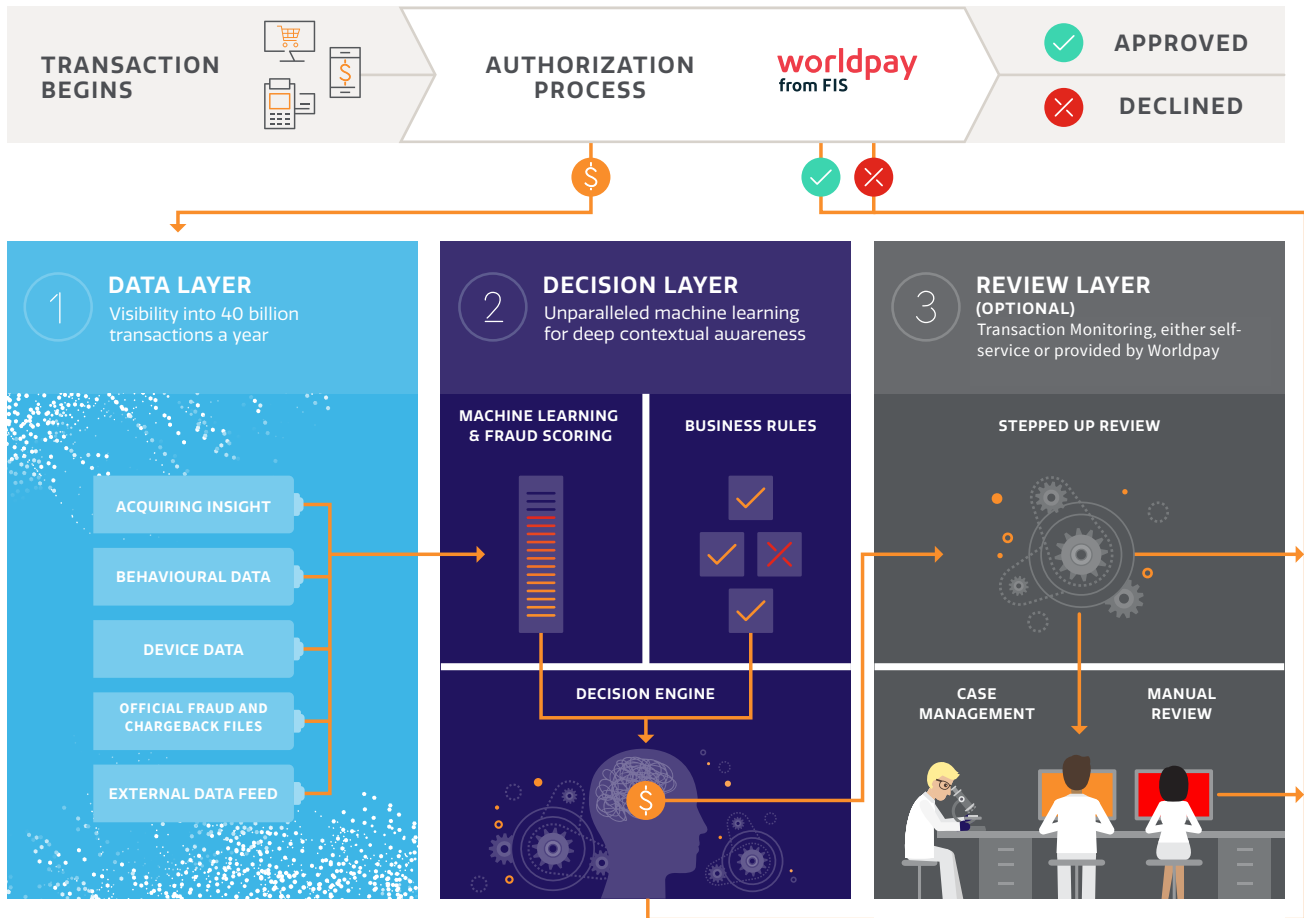
**PROTECT YOUR REVENUE**

Keep more revenue with leading edge security, fraud and loss mitigation solutions



# 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 transactions 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 fraud analysts.



**MANUAL REVIEWS TAKE UP 42% OF FRAUD MANAGEMENT BUDGETS<sup>1,2</sup>**

## Start protecting your business from fraud

With multiple product configurations, self-service or Transaction Monitoring services available, you can choose a version of FraudSight that works best for your business.

Already a Worldpay customer? Talk to your Relationship Manager to learn more about FraudSight.

New to Worldpay? Discover how we can help your business to reduce fraud. Visit us at [worldpay.com/en-us/products/fraudsight](https://worldpay.com/en-us/products/fraudsight)

<sup>1,2</sup> 2019 Aite Group

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