# worldpay

Stay on the safe side

Fraud management

As consumer behavior evolves, so do commerce fraudsters. Yesterday's defenses won't withstand the sophisticated attacks of today. Worldpay's fraud management runs on unrivalled visibility into billions of yearly transactions partnered with machine learning to mitigate fraud, while increasing approval rates.



Worldpay offer 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 a leading global acquirer for decades, Worldpay has unmatched insight into payments data. Our data model is built on multi-channel payment data from billions of annual transations, plus millions of confirmed fraudulent transacitons.

#### Technology:

Worldpay's fraud tools are 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.

#### **Experience:**

With decades in payments and fraud mitigation, plus a team of data science and fraud professionals, we have the expertise to advise your business on the best approach to fight fraud.



Card-not-present fraud makes up 73% of card payment fraud.<sup>1</sup>

#### Worldpay benefits:



Increase revenues by driving higher approval rates and minimizing false positives.



Reduce overall fraudulent chargeback volume and lower operational costs.



Stay in control by combining machine learning and your custom business rules.

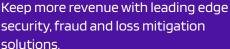


Predict customer outcomes including fraud with adaptive behavioral analytics through scalable machine learning.



Reduce the need for manual checks.

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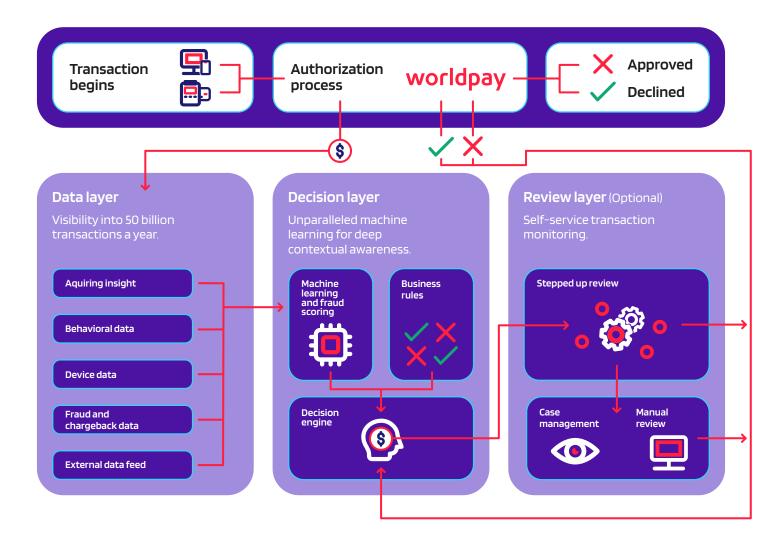


Protect your revenue



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All fraud systems perform best when they see as much data as possible. Our machine learning leverages our vast, anonymised transactional insights in real-time to generate a fraud risk score. The result can be used to automatically accept or decline a transaction. Questionable transactions can be sent to a manual review system for further evaluation.



### Merchant losses due to payment fraud are expected to reach \$362 billion between 2023 and 2028<sup>2</sup>

With multiple product configurations, you can choose a version of Worldpay's fraud management that works best for your business.

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

New to Worldpay? Discover how we can help your business to reduce fraud. Your questionable transactions can be sent to our manual review system for further evaluation and analysis.

<sup>1</sup>eMarketer, 2023

<sup>&</sup>lt;sup>2</sup>Juniper Research, 2019





