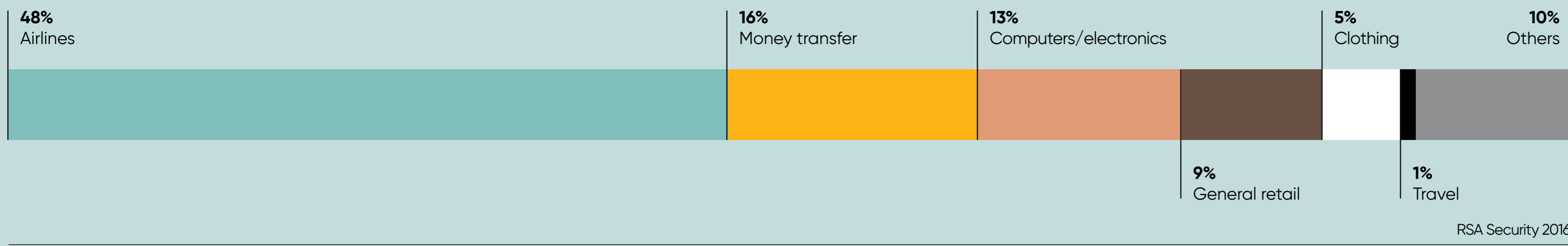


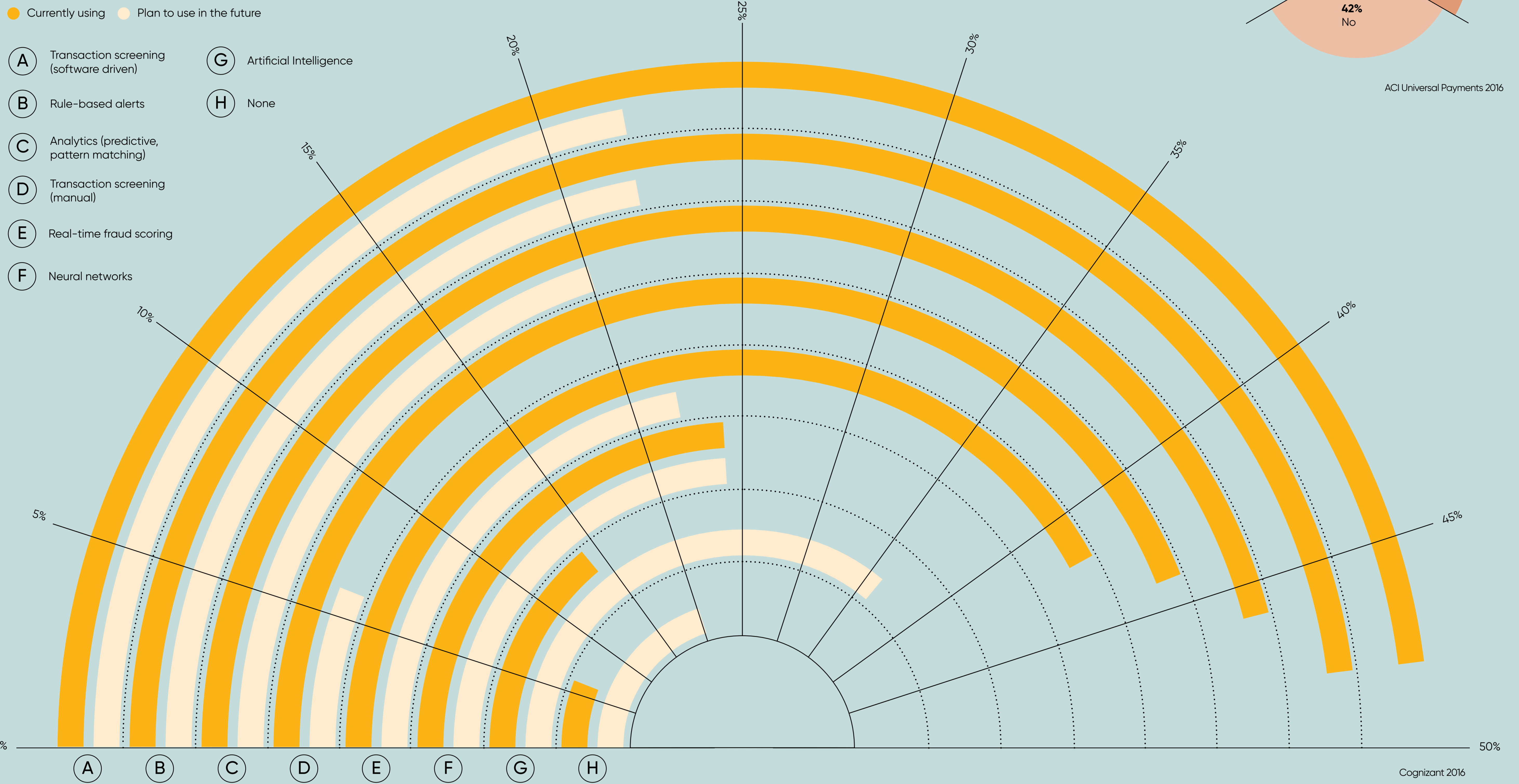
# FIGHTING FRAUD ONLINE

As the value and volume spent online continues to surge, payment fraud is an escalating problem for merchants and card issuers worldwide. According to Juniper Research, card-not-present transactions account for 60 to 70 per cent of all card fraud in many developed countries and, without appropriate preventative measures in place, can result in billions of dollars-worth of lost revenues each year

## FRAUDULENT ONLINE TRANSACTIONS BY MERCHANT SECTOR

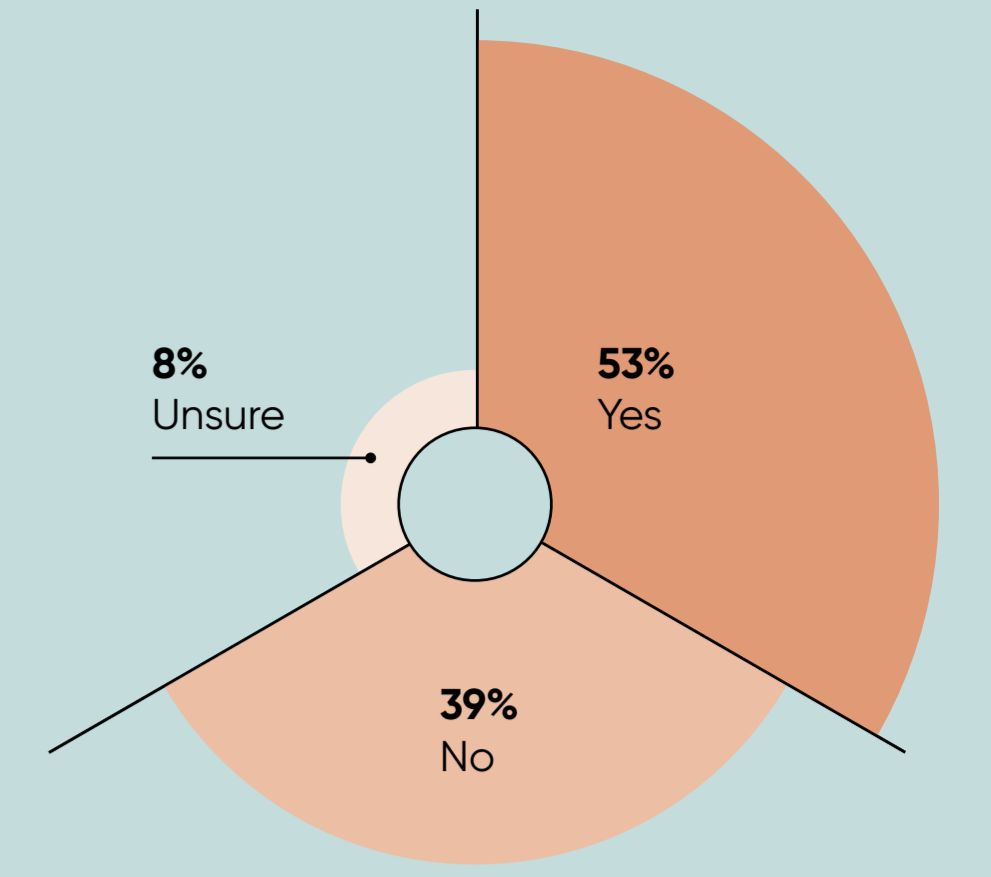


## USE OF FRAUD PREVENTION TOOLS BY CARD ISSUERS

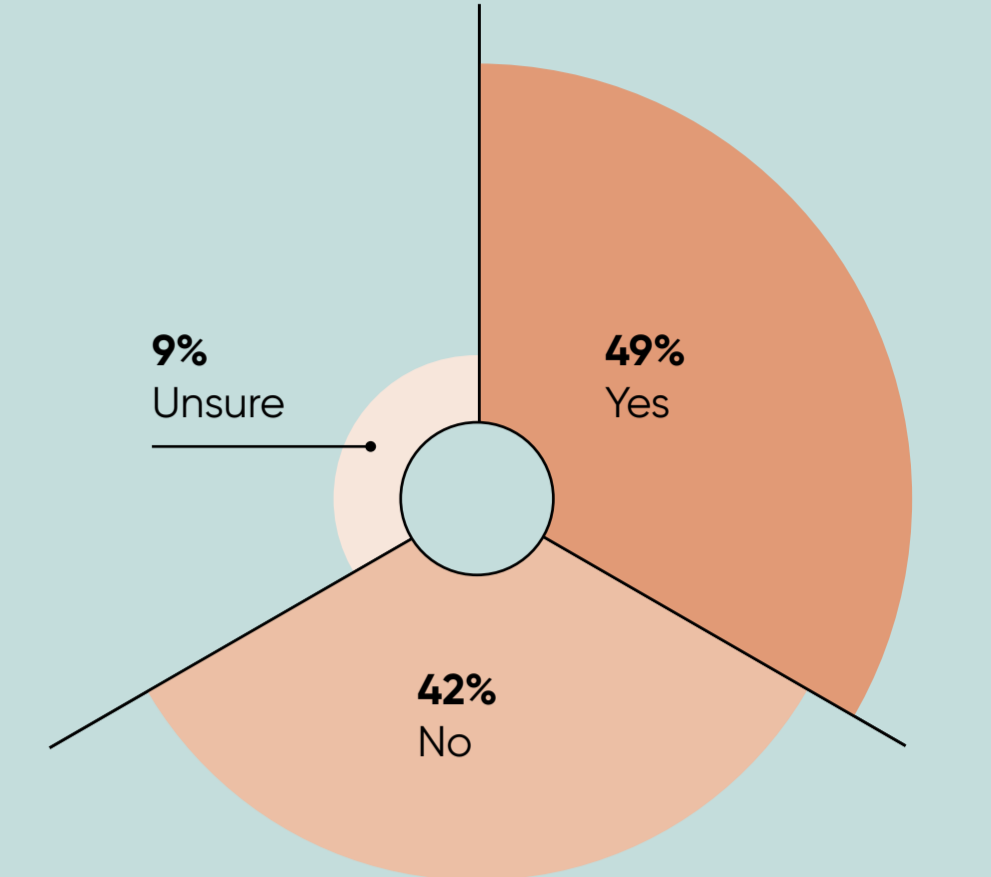


## MERCHANT FRAUD PREVENTION

Do you have a common set of fraud prevention capabilities across all channels?



Do you have a common set of payment security capabilities across all channels?



ACI Universal Payments 2016

**CONSUMER IMPACT**

**78%**  
of online shoppers believe they need more protection

**56%**  
shop less and cut back on card usage following a fraudulent transaction

Tender Armor 2016

## CARD FRAUD WORLDWIDE

