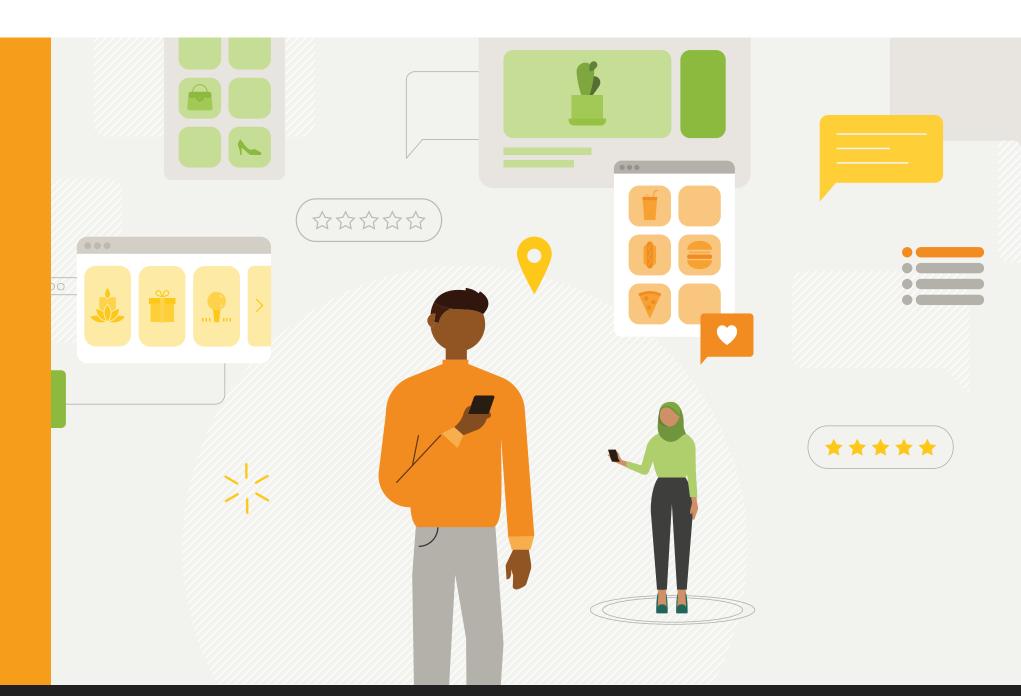


Transaction Fraud Monitoring: Increase approval rates and fraud detection with market-ready Al

Financial institutions need the right tools to protect themselves and their customers in a dynamic fraud environment while providing a frictionless experience.



93%

Acquirers who experienced increased transaction fraud between 2020 and 2021¹

Estimated loss to payment fraud in 2030² Card fraud losses in 2020 to CNP fraud²

2. NILSON, Nilson Report Issue 1209: Card Fraud, December 2021.

1. PYMNTS.com, Al in focus: The rise against payments fraud, December 2021.

MARKET PROBLEMS

Models built using each organization's historical data:

- High false declines
- Consumer friction
- Significant fraud
- · Months, years, or failure to implement

Market-ready models

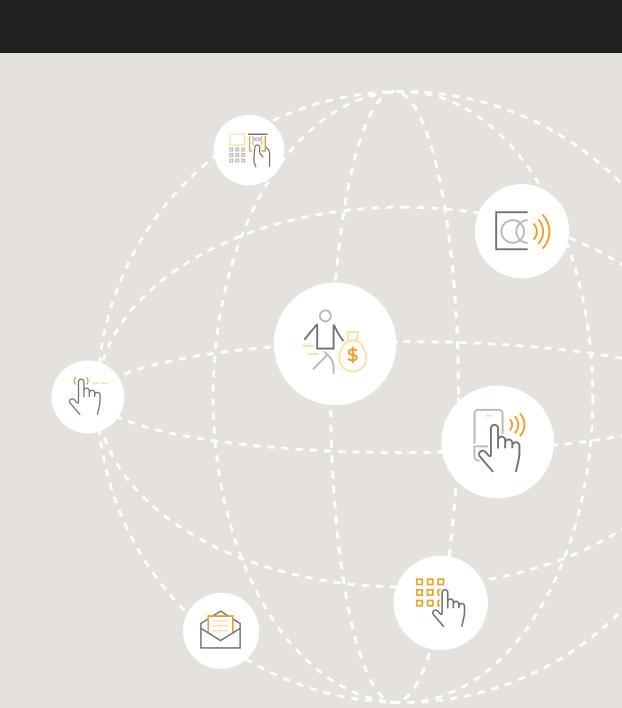
BRIGHTERION SOLUTION

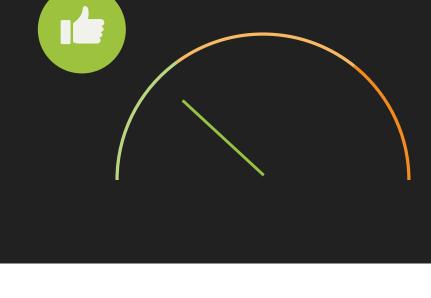
pre-trained on Mastercard's global network intelligence

increased approvals • Improved customer experience

Accurate scores =

- Real-time scores catch fraud
- earlier in pre-authorization • Production-ready for a light lift





Transaction Fraud Monitoring: a proven solution delivering real-time scoring through an intuitive cloud-based API and customizable user interface

DEPLOYMENT

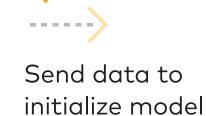
Because our models are production-ready out of the box, you can deploy with minimal effort.

Integrate in three easy steps

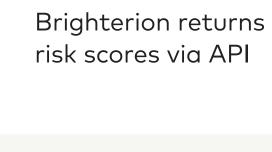


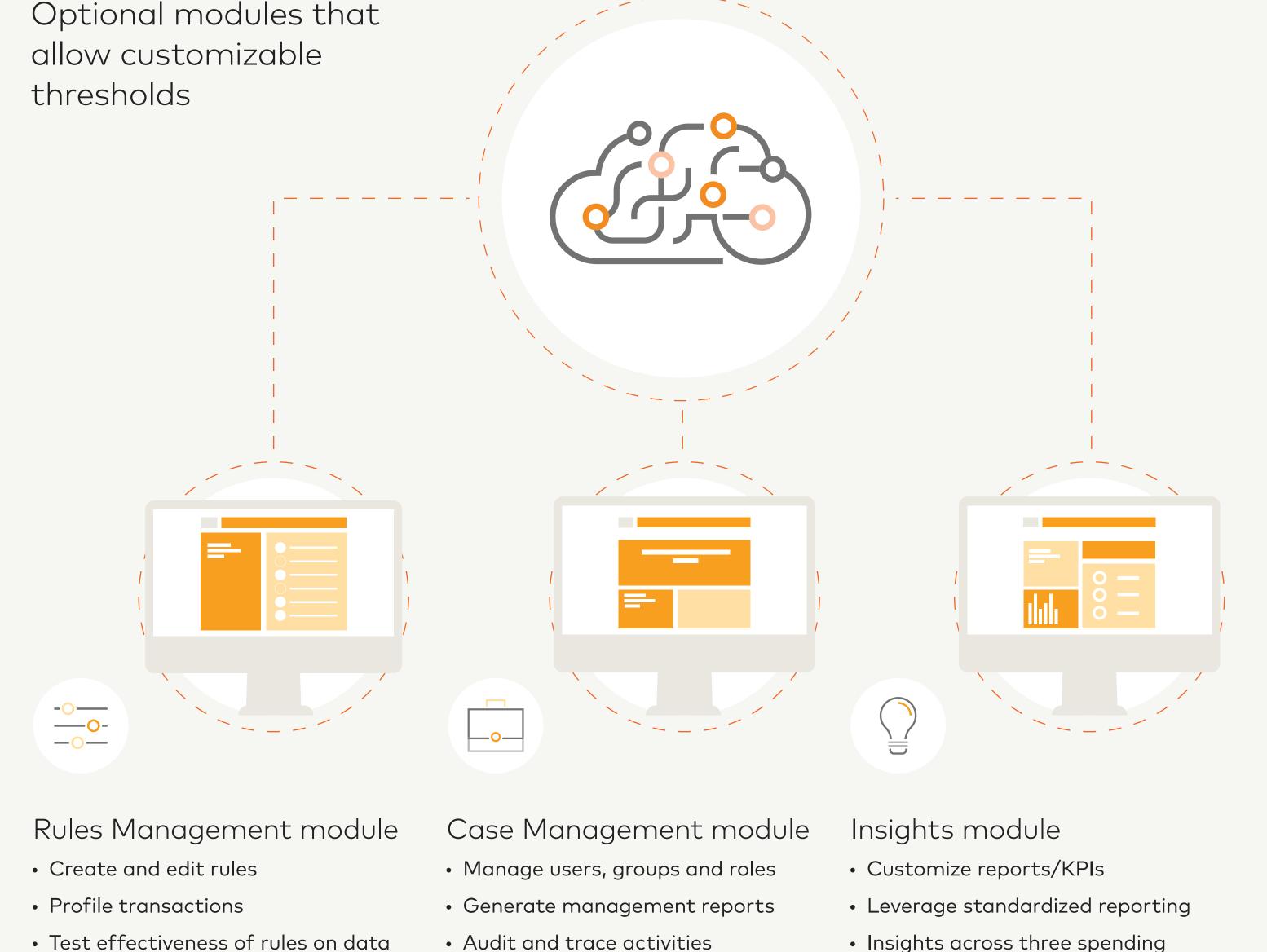










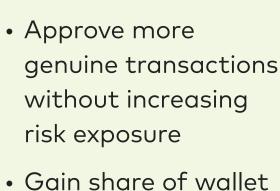


dimensions: overall, by channel,

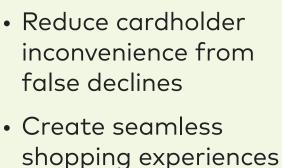
- and by transaction type
- Increase profits and strengthen customer relationships

BENEFITS

HIGHER REVENUE GREATER LOYALTY LOWER COSTS **EASY DEPLOYMENT**

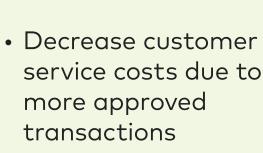


by becoming the go-to payment choice for online shopping



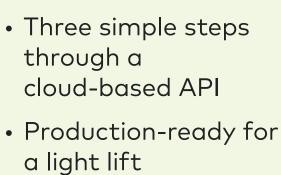
false declines

across all channels



Retain revenue

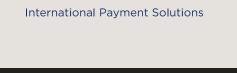
- formerly lost to fraud chargebacks Improve productivity
- and operational efficiency



• ROI from day one

Trusted by over 2,000 customers worldwide, processing over 150B transactions every year

"Adding Brighterion to Network's range of solutions allows us to enhance our ability to provide financial institutions, merchants and their customers with safe, secure and seamless processing." - Nandan Mur, Chief Executive Officer, Network International





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payment gateway services

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