

Fraud.

A Revenue Opportunity
for Payment Service
Providers

4th December 2019



Payment Fraud
is always
evolving



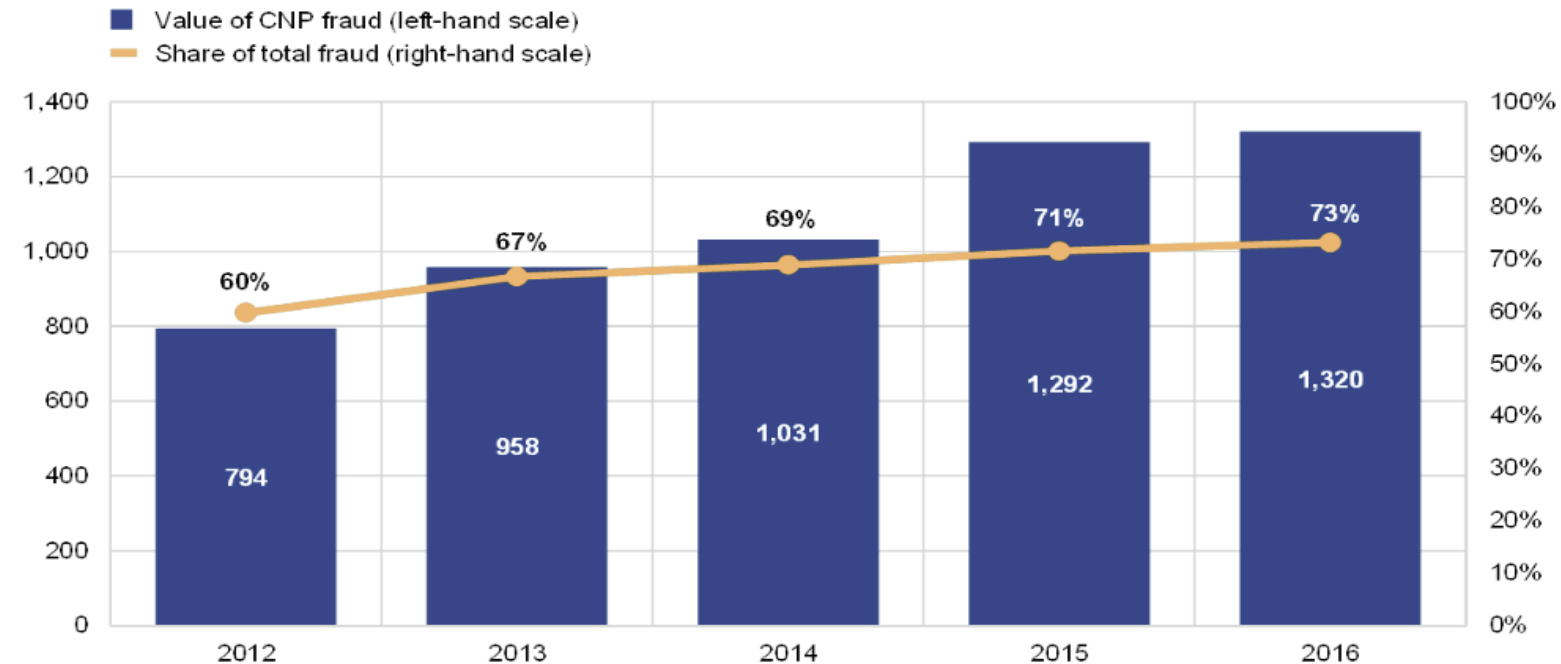
Police have
limited capability
& resources to
investigate or
apprehend



Card Payment Fraud

Value of CNP Fraud & Share of Total Value of Fraud

EUR millions




Evolution of
Payment
Industry
support for
Card fraud
prevention






PSD2, SCA
& 3D
Secure




A photograph of a weathered wooden fence on a sandy beach. The fence is made of vertical posts and horizontal rails, with some sections missing or broken. In the background, there is a sandy beach, a blue ocean, and a sky with scattered white clouds. A large, semi-transparent blue triangle is overlaid on the right side of the image, containing white text.

What kind of
barrier are you
providing?

A large concrete dam with a curved face, situated in a desert landscape. The dam is made of reddish-brown concrete blocks. Behind the dam is a large reservoir of bright blue water. The surrounding terrain is arid and rocky, with some sparse vegetation. The sky is clear and blue. A dark blue diagonal overlay covers the right side of the image, containing white text.

What kind of
barrier are you
providing?



Optimised
between fraud
detection &
revenue
generation?

Revenue
growth





What do all the
current fraud
services have in
common?



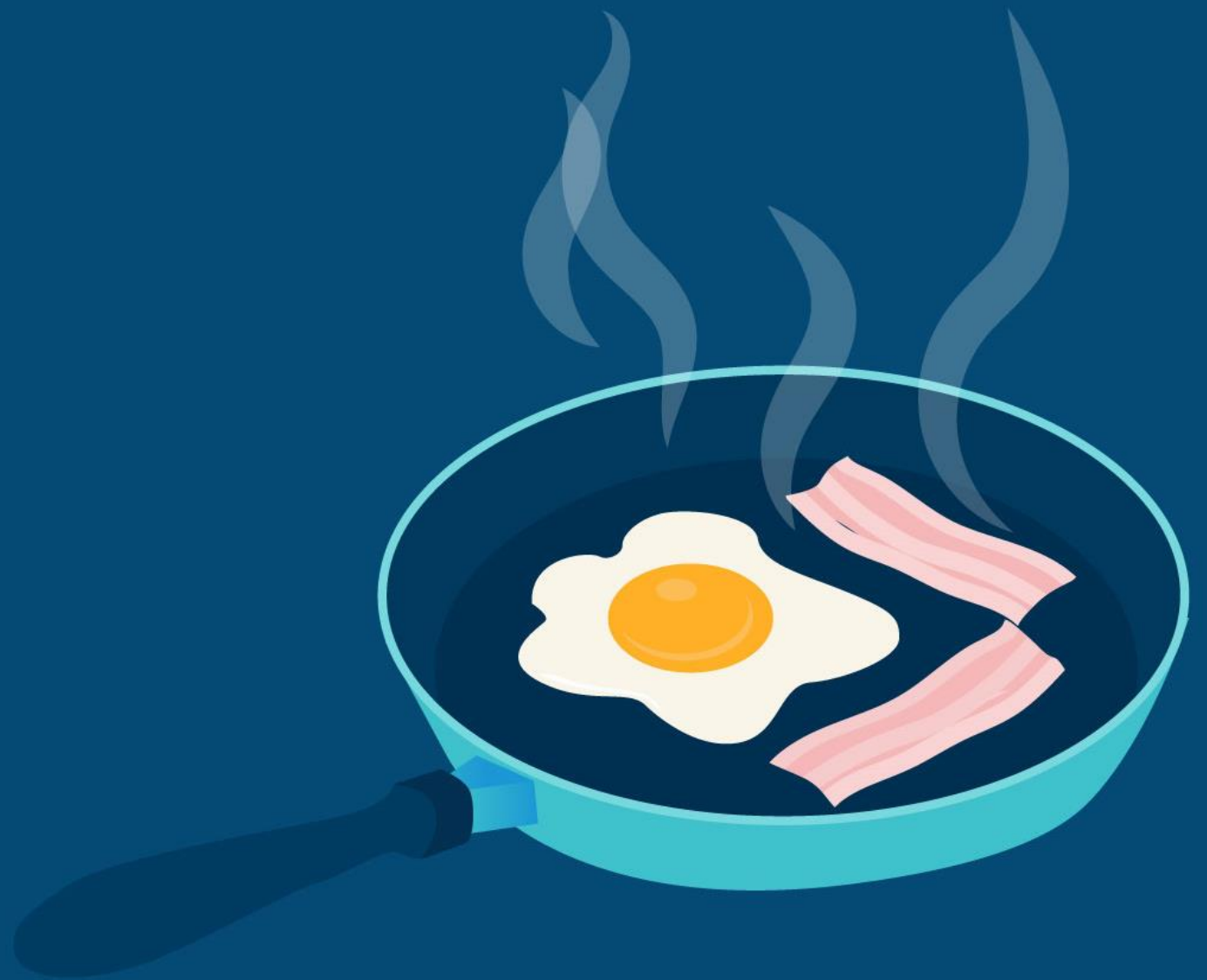
The Chicken & The Pig



Involvement



Commitment





Relax,
we've got
this.

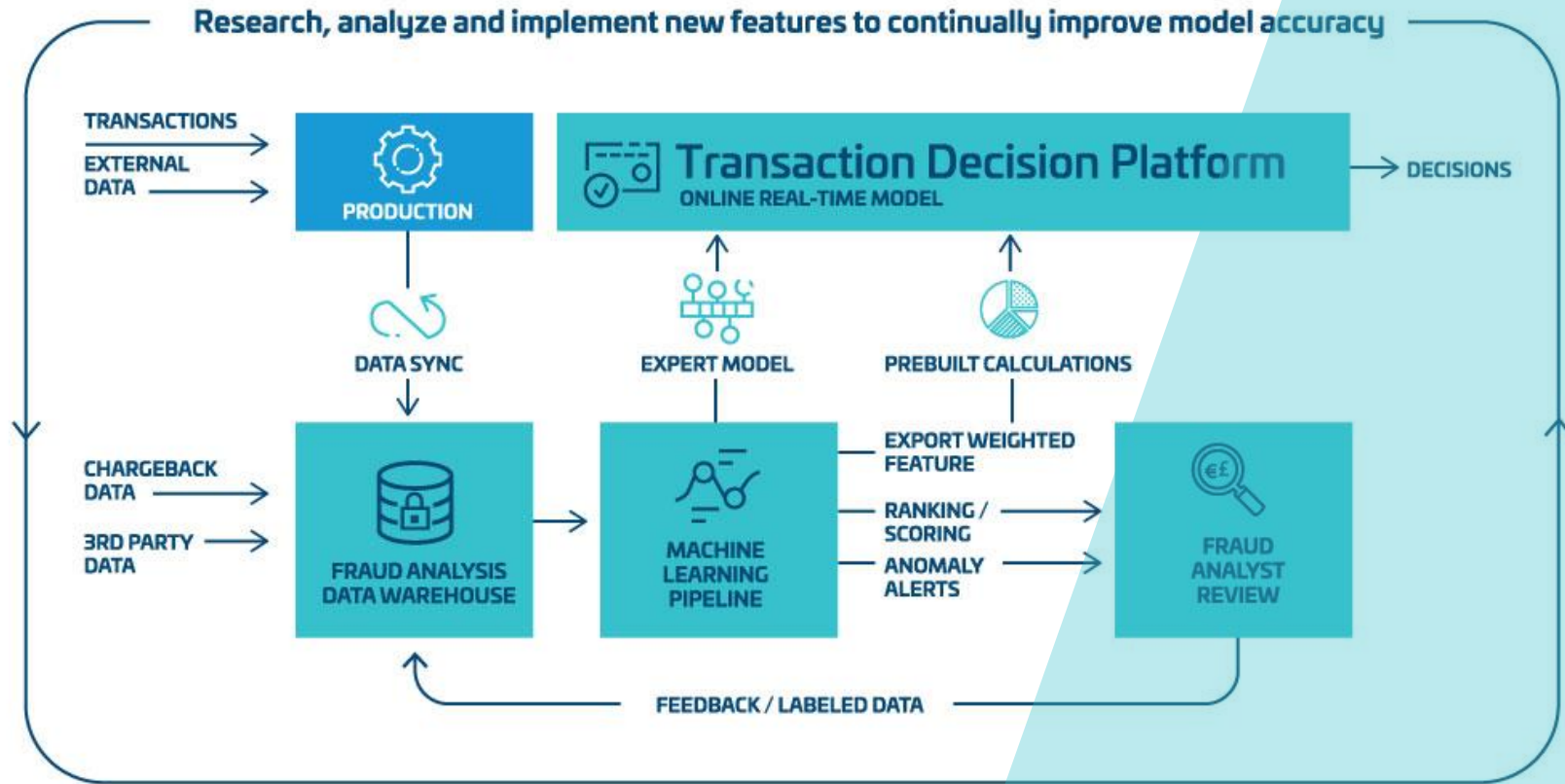


Here is the
pitch





How do we do this?





We work as a team,
for the benefit of...

Each Other
Our Company
Our Customer





Partnership with
CreditbanCo to
promote secure
eCommerce in
Colombia





Today,
the work
begins...





Thank you

Charge ahead.