# Digital River + Accertify: A proactive & tailored approach to mitigating fraud

The rapid growth in Ecommerce throughout the world has created more opportunities for online fraud. Ecommerce losses tied to online payment fraud topped \$20 billion<sup>1</sup> globally in 2021, up 14% from the previous year. Rising security threats from changing consumer behaviors and new digital data pose a serious threat to a brand's revenue and reputation and a multi-layered, holistic approach to fraud mitigation is crucial.

**Orders Submitted** 



**FRAUD REVIEW** 



**Decisioning** 

## Digital River®



Machine Learning Analytics Workbench IP Geolocation

Velocity Checks

**Proxy Piercing** Device ID / Fingerprinting

Fraud Profiling Third-Party Data Integrations

> A/B Testing 3D Secure 2.0

### **DEDICATED FRAUD PROFESSIONALS**

Experienced fraud experts across 4 continents and 10+ languages work with you to provide insights & recommendations







## **MULTI-LAYERED APPROACH**

Best-of-breed technologies and case management for fraud professionals







### **CUSTOMIZED RISK STRATEGY**

We work with you to create a custom strategy to address the unique risk profile of your business

In our recent webinar, experts from Digital River and Accertify explored key challenges that merchants face and outlined various strategies and technologies to consider for strengthening security while maintaining a smooth ecommerce experience for shoppers.

## Fraud risks are constant and always evolving

online payment fraud in 2021

> of all ecommerce traffic comes from malicious bots<sup>2</sup>

lost revenue through payment fraud in the last year<sup>3</sup>

fraud last year over previous

> ¢ Q Q D US retailers<sup>5</sup>

experienced promotion abuse in 20216

- <sup>2</sup>Helpnetsecurity: 39% of all internet traffic is from bad bots https://bit.ly/3LrR0jq
- <sup>3</sup> FIS: FIS Increases Approval Rates and Decreases eCommerce Fraud Liability for Merchants with Guaranteed Payments https://bit.ly/3Ur63hC
- <sup>4</sup> Statistica: Value of e-commerce losses to online payment fraud worldwide in 2020 and 2021- https://bit.ly/3C4LWyJ 5 PYMNTS: Good Customers Gone Bad — Retailers Lose \$89B Annually to Return Policy and Promotions Abuse - https://bit.ly/3qOIBNL

# Minimizing Ecommerce Fraud with a Multi-Layered Strategy



**Building a holistic** strategy: Tackling ecommerce fraud from multiple fronts with agile solutions

Common types of fraud and differences between them

How brands can be proactive and keep up with constantly changing attacks

Modern technologies and strategies to strengthen security



Reducing friction in the shopping experience: How to tread the line between stopping fraud and impeding sales

Set your strategy to meet your corporate objectives

Learn from past threats and understand areas of weakness

Focus on maximizing profitability, not eliminating all fraud chargebacks



**Future-proofing** your approach: Predictions for the future of ecommerce and online fraud

New threats from payment methods rising in popularity and new digital data

Implications of increased fraud during the holiday season

Working with the right partners so you don't have to do it alone





