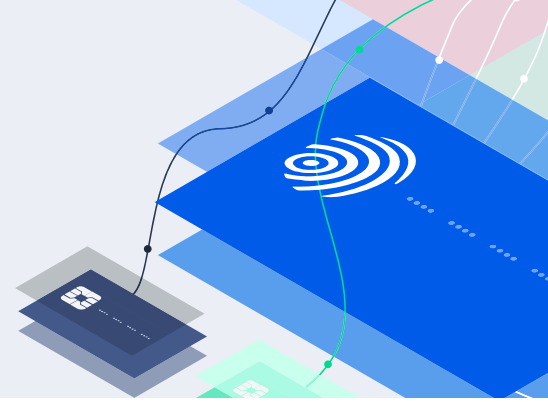# FORTER®

Block fraud, not customers

Reduce false declines and chargebacks by up to 90%

Driven by the increased sophistication of fraud attempts, businesses stand to lose more than $25 billion annually due to online payment fraud. Merchants need a proper fraud prevention solution in place to protect both their business and their customers from all types of payment fraud.

$130B
CNP (Card-Not-Present) fraud will cost retailers $130 billion between 2018–2023

81%
of companies were targets of payments fraud attacks in 2019

86%
of businesses have seen an increase in CNP fraud over the last year

Merchant challenges

- **High false declines:** Many merchants wrongly decline legitimate customers due to inaccurate fraud prevention, providing a poor customer experience.

- **High costs of fraud:** When merchants cannot accurately identify fraudulent transactions, chargebacks and other related fraud costs cut into their bottom line.

- **Reactive approach:** Fraud teams are often only able to detect fraud after their business has already been hit, instead of proactively identifying and preventing fraud attacks.

- **Inability to scale:** Many merchants are limited by their fraud prevention setup which can't efficiently scale to handle spikes in traffic, expansion into new markets, or new business offerings.

Forter Payment Protection

Approve more legitimate transactions by accurately determining the trustworthiness of every transaction. Forter's fraud prevention platform provides fully automated decisions in real-time, so you can do business with complete confidence.

Shopper initiates payment on merchant site

FORTER®
Real-time Decisioning

✔ Approve

✕ Decline

Forter Payment Protection Solution

Forter's Payment Protection suite keeps all of your business' transactions secure and friction-free, regardless of payment type or channel.

- ✔ **Transaction fraud protection:** Delivering accurate, fully automated fraud prevention decisions for all online transactions

- ✔ **Phone transaction protection:** Protect your call centers from fraudulent phone orders in real-time

- ✔ **Dynamic 3DS:** Minimize friction and maximize conversions by triggering 3DS authentication only when required, all while ensuring full PSD2 compliance

- ✔ **Omnichannel fraud protection:** Enable more omnichannel offerings like BOPIS (Buy Online, Pickup In Store), Curbside Pickup, and more – without risk

- ✔ **Chargeback guarantee:** Eliminate chargeback costs and the operational costs of fraud prevention with a 100% chargeback guarantee

Core capabilities

Maximize your top and bottom line with a fully automated platform. Approve more legitimate customers – all while slashing fraud costs and operational overhead – with a fully automated fraud prevention platform. Accurate, real-time decisions help save valuable time and resources for your team.

Proactively prevent fraud with real-time decisioning. Proactively and precisely distinguish fraudulent behavior from legitimate activity in real time by leveraging a network of global merchant data and expert research.

Streamline and personalize customer experience. Minimize unnecessary friction and deliver an optimal user experience by ensuring step-up security challenges only when absolutely necessary. Expand and personalize your offerings to customers, including new omnichannel experiences, without risk or added fraud exposure.

Expand your product offerings and business. Execute your core business initiatives without being held back by fraud and abuse. Scale your fraud prevention so you can successfully grow into new markets and introduce new offerings for your customers.

Tailor fraud prevention to your specific business needs. Through an ongoing partnership, your fraud prevention solution is continually tailored to your business model, risk appetite, service portfolio, the markets you operate in, and more – resulting in maximum accuracy.

Want to learn more?

Request a Live Demo