

Forter Trusted Conversions

Let's start with a critical insight. We understand that many businesses can focus on dollars lost to fraud; it's easy to quantify and understand. But for every dollar lost to fraud, the average business loses thirty dollars by falsely declining transactions from genuine customers. If you know exactly who is a fraudster and who is a genuine customer, you can make decisions with confidence and optimize eCommerce revenue.



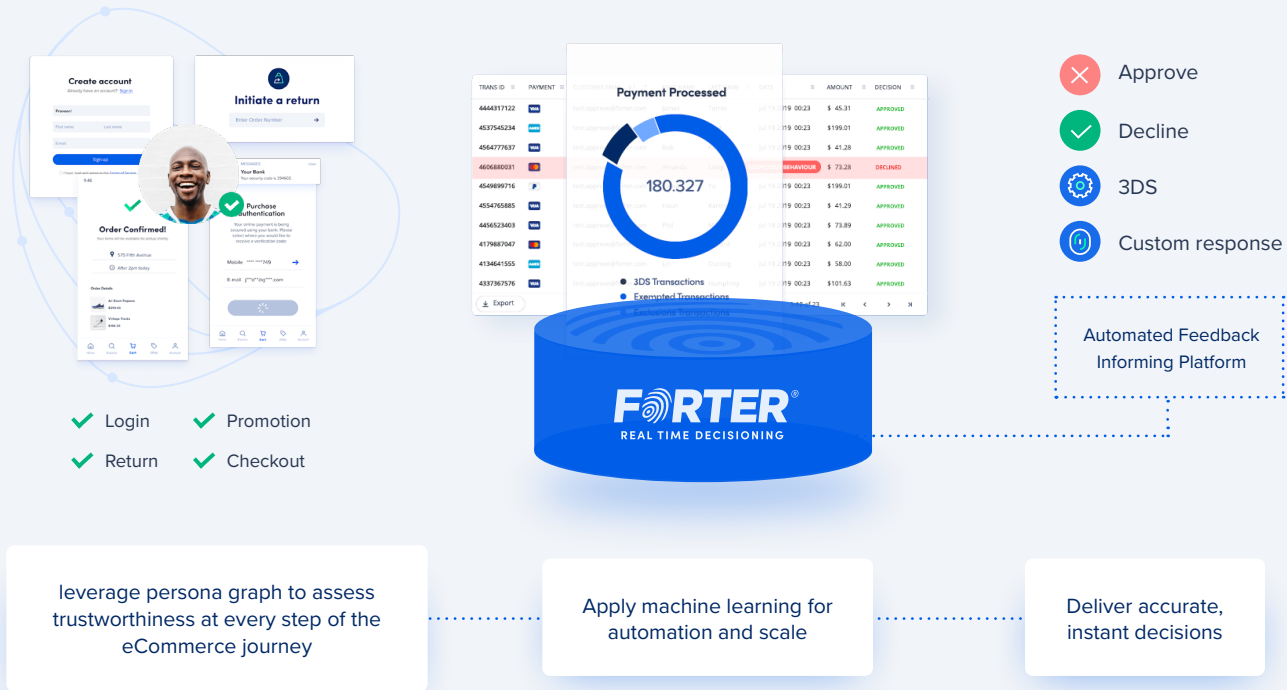
Forter Trusted Conversions maximizes genuine customer experience and lifetime value by making precise decisions about customer trustworthiness at critical interactions.

Makes those decisions with more accuracy and speed than any other vendor —more than 10,000 businesses benefit from our technology, representing \$250 billion in annual gross merchandise volume.



Addresses challenges that unlock revenue:

- ✓ **False declines /**
Forter assesses trustworthiness with precision in less than 400 milliseconds so you can approve far more genuine transactions and reject fraudsters.
- ✓ **Multi-factor authentication friction /**
Forter prevents cart abandonment by shortening the path to checkout for customers and transactions that meet 3DS exemptions.
- ✓ **Identity breaches /**
Forter spots synthetic identities and account takeovers at checkout, so you can block bad actors with confidence.
- ✓ **Issuing bank misalignment /**
Forter has the trust of a growing network of issuing banks to make final decisions, which increases approval rates by 1-3%.



Forter has proven that eCommerce optimization solutions are not commodities

We deliver differentiated outcomes through our:



Persona Graph / Forter has built a dataset of one billion personas. For every interaction, we look across this vast network to see if we ‘know’ the persona. This allows for instant, precise decisions that require no third party augmentation of IP, address, device fingerprinting or other data.



Machine Learning / Forter applies machine learning to deliver decisions that are 100% automated, with response times under 400 milliseconds at the 95th percentile. Since we have no dependency on manual reviewers, we scale seamlessly as you grow.

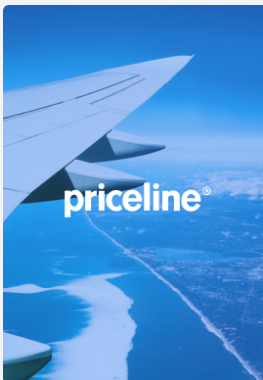


Expert Guidance / Forter sits at the intersection of advanced technology and human expertise. Fraud researchers study emerging tactics and issues to refine our models and prevent (rather than react to) attacks. And Customer Success Managers work to understand your objectives and tolerances, to tune your implementation and ensure exceptional outcomes.

New user, missed opportunity

- The power of the Persona Graph is pronounced when making decisions about new buyers. On average, the first time someone buys from a business, they are 5-7 times more likely to have their transaction rejected than average.
- When Forter sees a new buyer on your site, we compare up to 6,000 of their characteristics to our Persona Graph; even if we don't know them, we know people like them—and can make a precise decision about trustworthiness. This ensures new users aren't a missed opportunity—they're lifetime customers.

Forter's differentiation allows us to commit to outcomes for customers. Whereas more narrowly focused fraud solutions ask businesses to shift responsibility and buy coverage (which is akin to paying for insurance), **Forter Trusted Conversions** delivers reductions in chargeback rates and improvements in false declines that we can contractually guarantee **—without coverage—**ensuring our incentives are always aligned with our customers' objectives.



“We want to exude trust for our customers—we want to be an enabler of purchases. Fraud has gone away and customers feel welcome on our site.”



Eric Lorenz, VP of Finance and Operations at Priceline