Forter Trusted Identities

Let's start with a critical insight. The identity landscape is complicated and overwhelming. There are workforce identity solutions focused on protecting employee account access. And there are network-oriented solutions that detect bots and attacks using IP, firewalls and routers. But neither of these categories of solutions are designed to address consumer identity use cases—those require a focus on application level (HTTP, HTTPS) eCommerce attacks.

Forter Trusted Identities strikes an important balance—removing authentication friction for customers while blocking fraudulent personas at sign-up and login.

Forter fills this gap. We replace device and behavior fingerprint 'point' solutions with a holistic platform. We supplement network-oriented solutions and integrate with your multi-factor authentication and bot detection technologies. We approach identity at the application level by focusing on personas and patterns (not accounts or dated rules), **so we can:**

Approach authentication as a critical aspect of the customer experience

Deny the creating multiple accounts to single consumers, sellers or resellers

Spot fraud rings within your dataset or across our business network

Forter Trusted Identities 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.

Drives material business outcomes:

✓ **Higher brand ROI** /
Forter ensures your consumers are confident that their identity cannot be abused by fraudsters, and eliminates the brand damage of account breaches.

✓ **Lower chargebacks** /
Forter spots synthetic identities and account takeovers at sign-up and login, so you can avoid chargebacks from these transactions.

✓ **Lower cart abandonment** /
Forter enables you to remove authentication friction, reduce cart abandonment and complete more transactions.

✓ **Lower operating expense** /
Forter prevents nefarious card testing by bad actors and therefore increases issuing bank trust and reduces authorization charges.

A fraudster attempts log in using credentials of legitimate account

FORTER®
REAL TIME DECISIONING

Forter recognizes fraudster as NOT the account holder and blocks his access to the account

Access denied

Forter has proven that eCommerce optimization solutions are not commodities

We are differentiated 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.

Account takeover

- In ATO attacks, fraudsters use stolen usernames and passwords to make purchases and/or drain loyalty points.

- Our first party dataset showed that in calendar 2019, ATO attacks decreased by 5% while fraudsters invested in harvesting data—as new users entered the world of eCommerce they proved more likely to reuse passwords and less likely to take precautions to safeguard data.

- In calendar 2020, ATO grew by 55% as fraudsters acted on this collected data—a trajectory we expect to continue. ATO is a challenge businesses face at sign-up or login AND at checkout. Forter addresses sign-up or login with Forter Trusted Identities and ATO (and all other forms of fraud) at checkout with Forter Trusted Conversions.

Forter's differentiation allows us to commit to outcomes for customers. Forter Trusted Identities bolsters brands, reinforces consumer trust and delivers reductions in chargeback rates—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