

# Forter Trusted Identities

Let’s start with a critical insight. Account takeover attempts increased 55% between 2020 and 2021. The global pandemic shifted a wave of shoppers to eCommerce, and those individuals have proven less security savvy. Fraudsters have been quick to exploit this trend, harvesting data and using more sophisticated tactics to exploit consumer credentials. Businesses need to respond by fighting fraud without sacrificing customer experience.



**Forter Trusted Identities strikes an important balance—reducing the risk of bad actors so you can shift your focus to optimizing account-specific experiences for your best customers.**

Forter ensures everyone gets the experience they deserve. Forter Trusted Identities applies our decision engine to consumer authentication at sign-up and login—addressing critical touchpoints in the eCommerce journey and strengthening your defenses. Our ability to make identity-based decisions enables you to:



Block account takeover attempts at login



Stop single consumers, sellers or resellers from creating multiple accounts



Integrate with multi-factor authentication and streamline your customer experience

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.




 **Trusted Identities 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 stops account takeovers at sign-up and login, so you can protect loyalty programs and stop chargebacks before they happen.
- ✓ **Lower cart abandonment /**  
Forter enables you to reduce authentication friction, reduce cart abandonment and complete more transactions.
- ✓ **Lower operating expense /**  
Forter prevents nefarious account credential testing and can remove dependencies on device fingerprinting, biometrics and other point solutions.



**Forter has proven that eCommerce optimization solutions are not commodities**

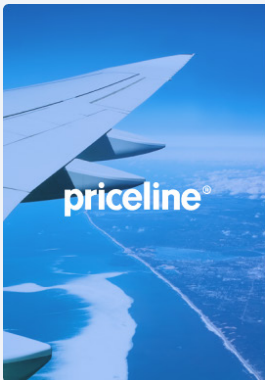
We are differentiated through our:

-  **Identity Graph /** Forter has built a dataset of one billion identities. For every interaction, we look across this vast network to see if we 'know' the identity. This allows for instant, precise decisions that require no third party augmentation of IP, address, device fingerprinting or other data.
-  **Patent-Protected Automation /** 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 gain access to consumer accounts in hopes of making purchases and/or draining 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 improves your bottom-line—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