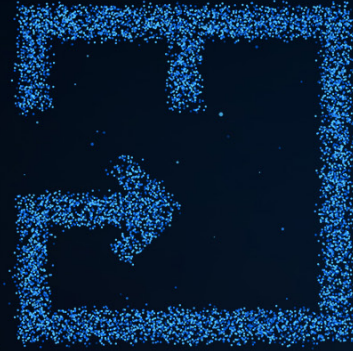


Forter Trusted Policies



Let's start with a critical insight. Fraud and abuse are fundamentally different. Fraud is perpetrated by bad actors who are intentionally hiding their identity. Abuse can be perpetrated by individuals who are not hiding their identity; abuse often stems from legitimate customers taking advantage of flexible policies. So, you have to address abuse with different tactics and technologies than fraud. Being overly aggressive risks blocking legitimate interactions—for every dollar lost to policy abuse, the average business loses thirty dollars by falsely declining transactions from genuine customers.



Forter Trusted Policies shows the magnitude of policy abuse in your business with tools that identify repeat abusers at the persona-level. Then we can apply our unique expertise to help you adjust policies and take actions that drive the right outcomes. That's why we're the trusted engine driving 10,000+ businesses and processing \$250B in annual gross merchandise value.

Prevents loss to common forms of abuse:



Promotions abuse: Forter uses personas—not accounts—to identify serial abusers who create many accounts to take advantage of coupons, discounts and similar promotions.



Returns abuse: Forter helps you surface personas with a pattern of returning products that have been worn, damaged or otherwise compromised.



Item Not Received (INR) abuse: Forter ensures you can spotlight the personas who repeatedly make INR claims and may be abusing your policies.



Reseller abuse: Forter's vast network enables us to identify and block resellers that would otherwise purchase products (typically in volume) for resale without approval.



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.



Don't outsource policy decisions

Some vendors want to bundle abuse with their fraud solution—it magically removes INR, promotions and returns abuse from your radar. But it also requires that you outsource critical aspects of your customer experience. When a customer wants to dispute a rejected return claim, they have to file it with the vendor. This manual, cumbersome process can take days, and result in the repeated rejection of your genuine customers ... who will hold your business accountable. We believe our job is to make you smarter—to help you identify repeat abusers at the persona-level and solve for root causes. We would never presume to interfere in the sacred relationship you have with your 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.



"With food delivery especially, you're instant or you're out of pocket. So the speed of the decision was a crucial factor for us."

Doug Ferreira

Director of Finance and Operations

For more information about Forter Trusted Policies, please visit www.forter.com.

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