Minimize fraud and protect the commerce experience

The rules of commerce are being rewritten daily and fraudsters are evolving in lockstep. Yesterday's fraud defenses struggle to stand ground against today's tidal wave of change. That's why we developed FraudSight. With visibility into 40 billion transactions, unparalleled machine learning, and easy integration with our gateways, FraudSight is uniquely positioned to mitigate fraud while increasing your approval rates.

A winning combination of technology, data, and experience

FraudSight is a multi-layered fraud solution that combines data insights, technology and our team of experts to most accurately predict if a transaction is fraudulent.

Data: As the #1 global acquirer, Worldpay has unmatched insight into payments data. Our data model has visibility into multi-channel payment data across 40B transactions annually, plus millions of confirmed fraud transactions.

Technology: FraudSight is built upon an industry leading machine learning technology that dynamically monitors transactions in real-time during the authorization process. With our multi-layered approach, you can also incorporate your business policies and other best of breed fraud tools, making it as flexible as needed to support your business.

Experience: With 40 years' in processing payments, 15 years in the fraud space and a team of data science and fraud professionals, we have the expertise to advise your business on the best approach to fight fraud.

$130B

The amount retailers are projected to lose globally in card-non-present fraud over the next 5 years[1]

FraudSight benefits:

- Increase revenues by driving higher approval rates and minimizing false positives.

- Reduce overall fraudulent chargeback volume and lower operational costs.

- Stay in control by combining machine learning and your custom business rules.

- Predict customer outcomes including fraud with adaptive behavioral analytics through scalable machine learning.

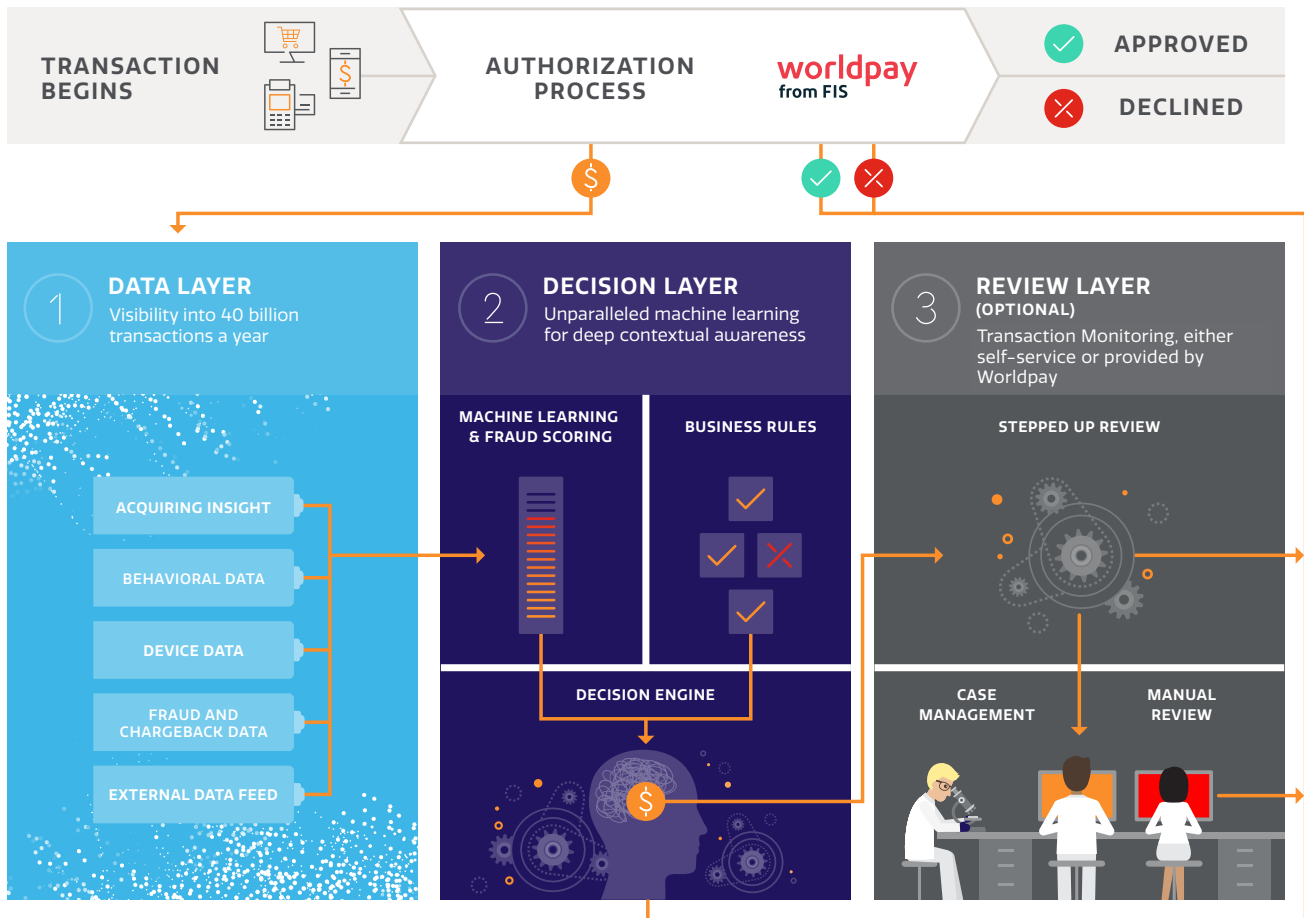- Reduce the need for manual checks.

PROTECT YOUR REVENUE

Keep more revenue with leading edge security, fraud and loss mitigation solutions

FraudSight architecture

All fraud systems perform best when they see as much data as possible. Our machine learning leverages our vast, anonymised transactional insights in real-time to generate a fraud risk score. The result can be used to automatically accept or decline a transaction. Questionable transactions can be sent to a Manual Review System for further evaluation.

TRANSACTION BEGINS → **AUTHORIZATION PROCESS** → **worldpay** from FIS → ✓ **APPROVED** / ✗ **DECLINED**

1 DATA LAYER — Visibility into 40 billion transactions a year
- ACQUIRING INSIGHT
- BEHAVIORAL DATA
- DEVICE DATA
- FRAUD AND CHARGEBACK DATA
- EXTERNAL DATA FEED

2 DECISION LAYER — Unparalleled machine learning for deep contextual awareness
- MACHINE LEARNING & FRAUD SCORING
- BUSINESS RULES
- DECISION ENGINE

3 REVIEW LAYER (OPTIONAL) — Transaction Monitoring, either self-service or provided by Worldpay
- STEPPED UP REVIEW
- CASE MANAGEMENT
- MANUAL REVIEW

MANUAL REVIEWS TAKE UP 42% OF FRAUD MANAGEMENT BUDGETS[2]

Start protecting your business from fraud

With multiple product configurations, you can choose a version of FraudSight that works best for your business.

Already a Worldpay customer? Talk to your Relationship Manager to learn more about FraudSight.

New to Worldpay? Discover how we can help your business to reduce fraud. Talk to us at **fisglobal.com**