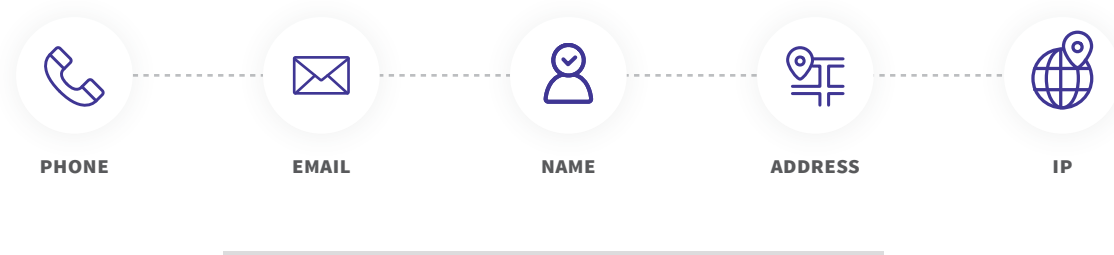


# OPTIMIZE YOUR FRAUD PREVENTION STRATEGY WITH CYBERSOURCE AND EKATA

Ekata provides global identity verification via APIs and a SaaS solution. Our product suite is powered by the Ekata Identity Engine that uses complex machine learning to derive unique data links from our customer network and graph to provide the standard in identity verification. This enables more precise and confident decisioning within CyberSource Decision Manager.

## EKATA CAN BE LEVERAGED GLOBALLY WHENEVER A MERCHANT COLLECTS:



### Key Benefits

- Access to leading global identity data within CyberSource Decision Manager
- Predictive risk score and data attributes built to enhance Decision Manager profile rules
- No development resources needed for using Ekata data in Decision Manager platform
- Streamlined proof of concept process to determine Ekata's return on investment

### Ekata Helps Merchants

- Increase Acceptances & Revenue
- Reduce Manual Review
- Prevent Fraud & Chargebacks



# THE EKATA DIFFERENCE

## OTHER SOLUTIONS

## EKATA

### DATA LINKS



#### Single data focus

Don't focus your entire fraud prevention strategy around only a single digital data point. A narrow focus can limit your ability to accurately identify the customer behind a transaction.

-VS-



#### Comprehensive data focus

A complete picture of an identity focuses on combining digital and traditional identity attributes to link together the 5 core customer data elements: name, phone, address, email, and IP.

### CUSTOMER APPROACH



#### Fraud Only

When you've set out to find only fraud, how can you possibly optimize for revenue and ROI? There's a balance between finding fraud and creating so much friction you lose good customers.

-VS-



#### Optimized ROI Options

We find more fraud, clear more good customers, and offer customized options that provide the best ROI for your business – even your CEO will thank you.

### MODELING METHODS



#### Static Score

Don't fall prey to static scores using models that function essentially as a blacklist. If an email gets compromised and is flagged for fraud, it will be blacklisted with no way to degrade its negative appearance over time, even if it is recovered from the fraudster. Creating indefinite negative signals – that's not true machine learning.

-VS-



#### Dynamic Score

We know high-performing models require sophisticated data science algorithms in addition to quality data. Leverage our dynamic Confidence Score that's actionable on both ends. It looks at all five identity attributes, learns from over 120 risky and positive data signals, and utilizes fraud labels from the largest conglomerate of online businesses in the world.

### GLOBAL VIEW



#### Limited Global Presence

Other data providers have limited value outside of their domestic market. Unlike Ekata, they lack the extensive experience and resources required to source global, authoritative data. Are you okay with a fraud prevention strategy that doesn't scale globally?

-VS-



#### True Global Presence

Ekata leverages over 100 international data sources and our comprehensive network to provide strong coverage in all regions that your business is managing risk. From Europe to Asia and from Latin America to North America, Ekata has you covered with robust, global data on names, phones, addresses, emails, and IPs.