



# Eliminate fraud risk and ensure a seamless user experience with **Payment Protect**



**\$28.65 billion in worldwide card fraud losses in 2020.<sup>1</sup>**

**86% of businesses reported an increase in CNP fraud from 2019 to 2020.**



## Payment Fraud Losses are a Growing Problem for Merchants

Protecting digital payments is paramount—as the true cost of payment fraud is far greater than you might think: almost \$4 in remediation expenses for every \$1 of fraud.

## The Solution to Payment Fraud for Your Business

Vesta's Payment Protect offers highly accurate risk scoring that merchants can use to inform the approval of transactions in real-time. The risk scoring process is based on Vesta's proprietary machine learning models, so you can accept and decline transactions with confidence.

### Key Solution Benefits

|   |                                       |   |
|---|---------------------------------------|---|
|  | <b>Increase Approval Accuracy</b>     | Advanced AI/ML models offer accurate risk assessments to approve more legitimate transactions |
|  | <b>Real-Time Analysis</b>             | Transaction analysis only takes up to a second to complete                                    |
|  | <b>Instant Fraud Detection Alerts</b> | Vesta manages transaction risk alerts and machine learning model updates                      |
|  | <b>Tailored Fraud Prevention</b>      | Your fraud solution is tailored to your specific business, vertical, and risk threshold       |
|  | <b>Minimize Cost</b>                  | Eliminate the cost of chargeback remediation and tedious manual review                        |

<sup>1</sup><https://nilsonreport.com/mention/1313/1link>

# Vesta's Transaction Verification Process

Vesta's Transaction Verification Process uses advanced machine learning intelligence and 25+ years of fraud data to provide you with insights that you can use to approve or decline transactions in real time.



## Step 1 Transaction

Customer purchase data is sent to Vesta's verification platform for analysis.



## Step 2 Analysis

Once the customer data reaches our platform, machine learning models evaluate the transaction to determine risk.



## Step 3 Data Collection

Vesta combines device fingerprinting and behavioral analytics with our machine learning engine to accurately analyze and determine the risk level of a transaction.



## Step 4 Model Selection

During analysis, the platform may self-select a different model to use to gain better risk profiling. Once the data is analyzed, it's tabulated to generate a final risk score.



## Step 5 Response

The risk score is sent back to the Vesta customer and they can then choose to take the action best suited for their business.



Payment  
Protect

## Optimized Customer Experience

Reduce order abandonment by allowing many of your customers to complete purchases without having to verify their identity.

## Payment Versatility

Fraud detection works across all sales channels and supports various different payment types.

## Maximize Approval Rates

Vesta's platform leverages 25 years of experience and data, resulting in maximized transaction approval rates for our customers.

Win the fight against payment fraud and maximize approvals.

Contact [sales@vesta.io](mailto:sales@vesta.io) to schedule a demo or visit [vesta.io](https://vesta.io)

