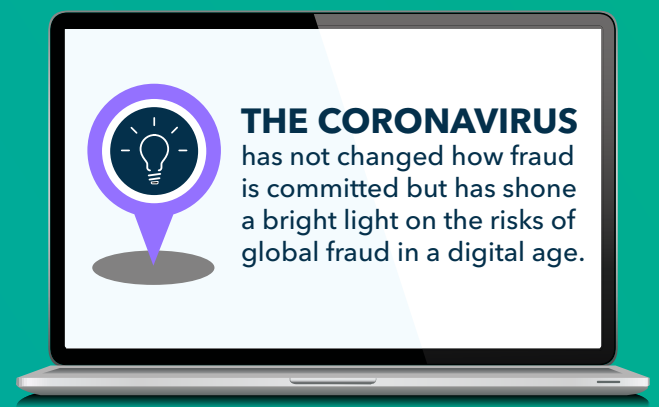


## AS TECHNOLOGY BECOMES MORE AVAILABLE

across developing countries, digital payments are growing. While this acceleration in crisis is needed, digital fraud is quickly morphing into complex schemes that countries are not equipped to address. The Javelin report, *The Escalation of Digital Fraud: Global Impact of the Coronavirus*, delves into the digital fraud concerns of financial institutions around the globe.



## CATCH ME IF YOU CAN



### WHY AREN'T WE KEEPING PACE WITH DIGITAL FRAUD?

- 1 Increasingly digital environments where fraudsters adapt fast.
- 2 Countries are underprepared for modern digital fraud attacks.
- 3 Harder-to-identify schemes emerge:  
Social engineering | Cyber intrusions | ATOs

## GLOBAL DIGITAL PAYMENT METHODS

### WHERE ARE WE MOST VULNERABLE?



**CARD CHANNELS**  
Debit | Credit | Prepaid



**CROSS-BORDER ACTIVITY**

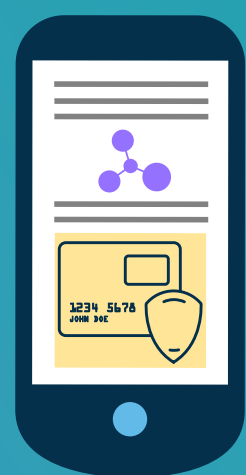


**FASTER PAYMENTS**  
Faster/Same Day | Real Time | Instant



**IoT PAYMENTS**

## 3 KEY QUESTIONS



### WHAT INFORMATION IS KEY TO STOPPING GLOBAL DIGITAL FRAUD?

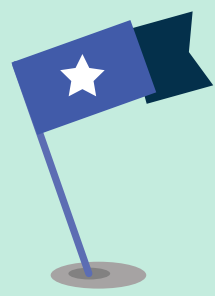
- 1 Understand all payment entry points.
- 2 Identify ways to protect consumers and orgs from synthetic IDs and ATOs.
- 3 Know which channels consumers and criminals are using to access funds.

## NO COUNTRY IS IMMUNE TO DIGITAL FRAUD

### HOW ARE DIFFERENT COUNTRIES HANDLING RISK DURING PAYMENT TRANSFORMATION?

The Javelin report shows:

- Consistent responses from executives in 20 countries.
- Details on the frequency of fraud attempts.
- Examples from countries on how to navigate digital fraud.



### METHODOLOGY OF THE JAVELIN REPORT

- 120 corporations were engaged in the project.
- Executives from fraud management, enterprise risk, technology and payment innovation.
- All details in published report verified through public sources.
- Multiple interviews conducted with same person before and after coronavirus lockdowns.



## THE GOOD, THE BAD AND THE RISKY

### WHICH 4 THEMES EMERGED ACROSS GLOBAL MARKETS?

1

#### Technology Modernization

New payment rails, cloud connectivity and agile development create new challenges.

2

#### Risk Management

Cross-channel access points make knowing your customer in a digital landscape more complex.

3

#### Artificial Intelligence

Data rivers call for accelerated data ingestion and real-time decisioning with layered analytics.

4

#### Immersive Experiences

Embedded payments offer seamless integration but increase access points for criminals.

## LESS RISK, MORE TRUST

### WHAT IS YOUR NEXT STEP?



Financial institutions face significant risks in reputation and from financial losses if they don't adapt. Learn what countries are doing to combat digital fraud, deliver consumer confidence and build brand trust. Download the Javelin report **The Escalation of Digital Fraud: Global Impact of the Coronavirus**.