

# Protecting Customers From Fraud



## (Even If They Never Know It)

### Here's the problem with fraud:

Your customers aren't thinking about it. Most of them are perfectly happy assuming *you're* doing what you need to do to protect them. At the end of the day, they want what we all want: an effortless buying experience.

### Fraud prevention vs. customer experience

The two don't have to be at odds. But your fraud prevention solution better have some serious muscle ensuring they play nice. And the two biggest tools you need on your side? Artificial intelligence and machine learning.

### Brains meet braun

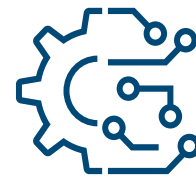
AI and machine learning are phrases you hear a lot these days. Let's take a second to define them.

#### Artificial intelligence



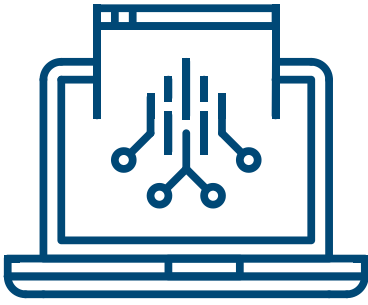
Simply put, artificial intelligence includes any task that previously required human intelligence and interaction to complete. Things like visual perception, speech recognition, decision making and translation are just a few areas AI has made great strides. The same is true with fraud prevention.

#### Machine learning



This can be defined as a computer executing processes without using explicit instructions from a human. It relies on pattern recognition and inference instead. Machine learning can be thought of as a subset of artificial intelligence.

In short, AI and machine learning combine to create computer systems and machines that think like us but faster, more reliably...and never need to sleep. **For fraud prevention, that means many more sources of data can be analyzed, from more angles, in real-time.**



## Back to the customer experience

At Vesta, our Transaction Decision Platform collects behavioral data, device data, social data and data from third parties. And the more it maximizes the data collected from these sources, the less it needs to bother cardholders about supplying it. This is how Vesta protects the frictionless experience of your customers.

**Their purchase simply goes through quickly and effortlessly.**

## Fraud prevention as a revenue builder

More approved transactions mean more happy customers, more revenue and fewer false positives (legitimate customers that are flagged as fraudulent due to primitive fraud filters that lack the dimensional view AI and machine learning enable).

Vesta's holistic, AI-driven fraud prevention platform looks at more data in seconds than a human could handle in hours, days or even weeks. It scrutinizes past behavior and trends—starting with red flags like mismatched addresses and zip code anomalies, then goes deeper still.



## The bottom line? Protecting *your* bottom line.

Preventing fraud is what we do. But freeing you, the e-commerce business owner, from worry is *why* we do it. To that end, if we ever make a mistake, the liability is on us. You will never see a chargeback. If the mistake was ours, we pay the penalty.

**With Vesta as a partner, you achieve the twin objectives of frictionless customer experiences and worry-free business growth.**

Fraud may be a fact of life but with Vesta you can forget about it. That's the power of the only end-to-end, integrated AI-driven payment and fraud detection system that is fully PCI compliant... and guaranteed.

**Learn how Vesta helps you fight fraud and build revenue.**

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