

Growing exposure to identity fraud increases financial risk for every business and its customers



Diverse new digital payment options take friction out of transactions. But they also require faster, smarter ways of spotting bad actors.



Money is moving faster — and in more new ways — than ever



Real-time payment is the most valued banking service enhancement for businesses¹

29.4 MILLION

P2P transactions were executed in 2Q18—a YoY **increase of 24.1%**²

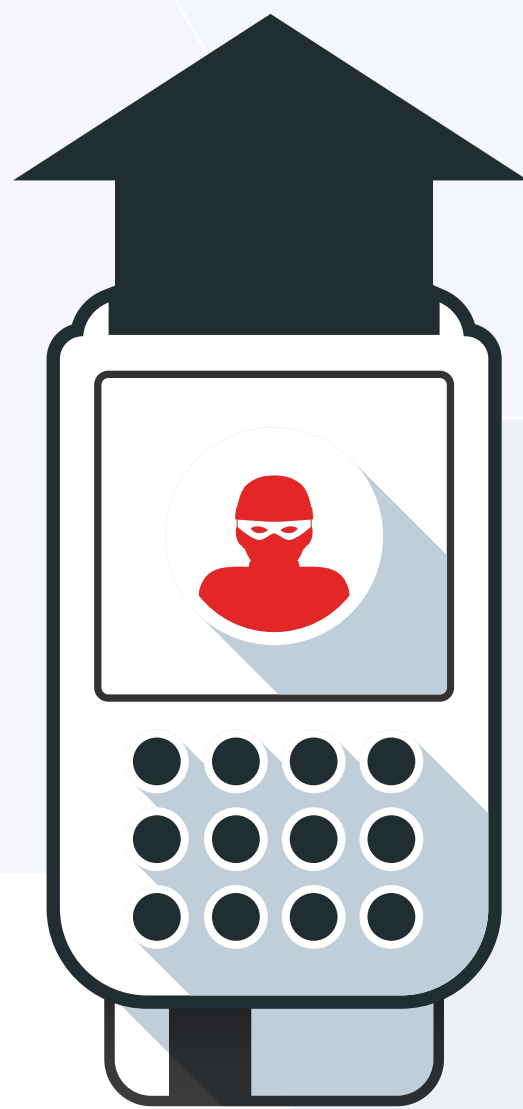
54%

Consumers who received a check for an insurance claim or rebate would have preferred a faster, more convenient digital payment³

11.3 BILLION

Accounts were opened via mobile apps in 2017 with banks, insurers, retailers, utilities, entertainment companies, and others⁴

But with greater speed comes greater risk



16.7 MILLION

U.S. consumers were victims of identity fraud in 2017 — up **8%** from 2016⁵

78%

Organizations experienced payments fraud in 2017 — up from **60%** in 2013⁶

45%

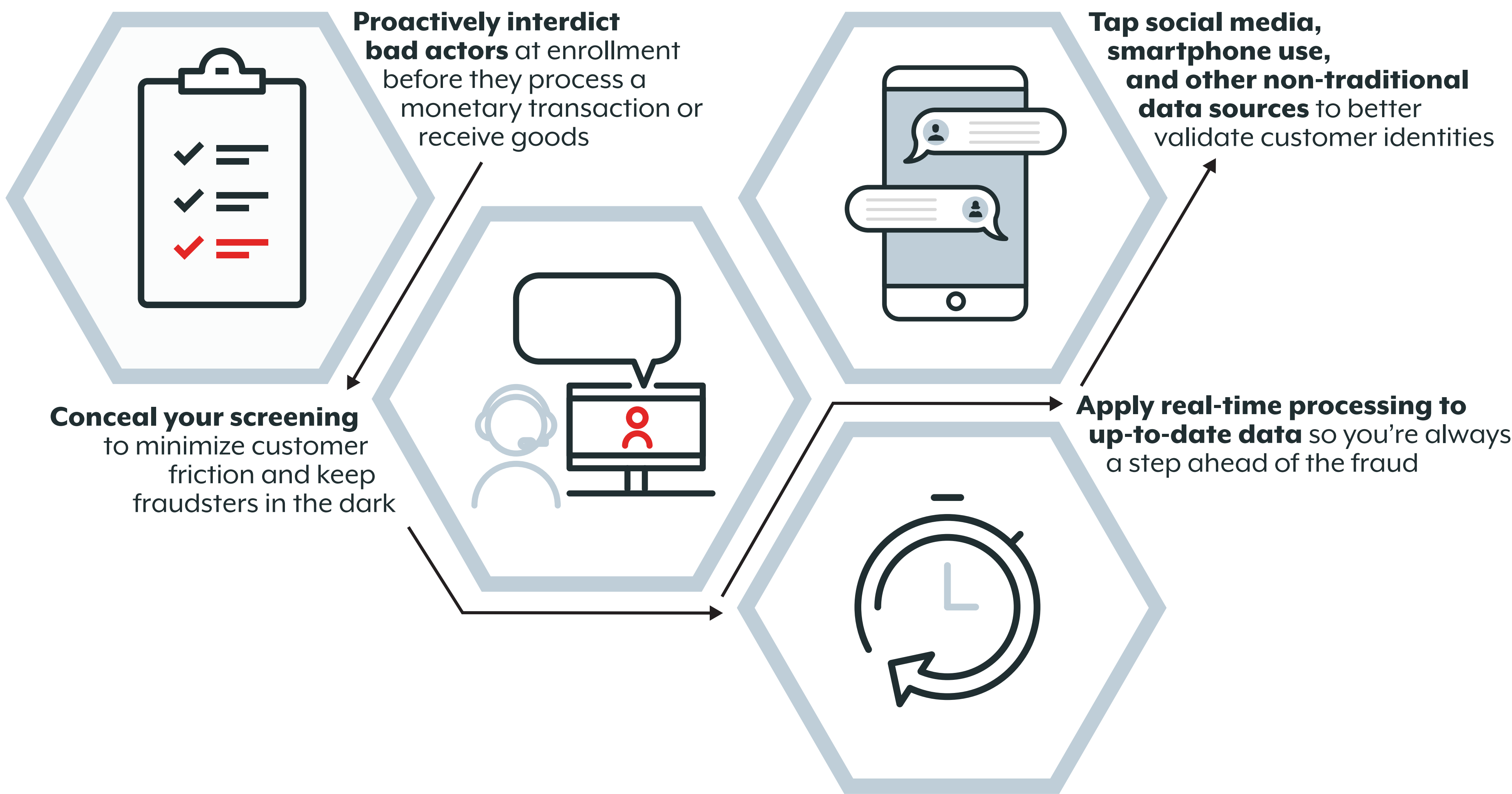
Fintechs cited customer payments fraud (cpf) as a major concern⁷



27%

Respondents will abandon a digital financial transaction due to a lack of visible security⁸

4 smart ways to stop identity-based payment fraud



In today's real-time marketplace, speed and safety must go hand-in-hand.

Visit: giact.com to learn how to pay fast and pay safe—across all payment channels.

¹ Ovum 2017 Transaction Banking Survey
² NACHA The Electronic Payments Association July 25 2018 press release
³ Expectations & Experiences: Consumer Payments, Fiserv, 2017
⁴ App Annie Forecast 2017-2022
⁵ Javelin Strategy & Research, Identity Fraud Study, 2018
⁶ 2018 AFP Payments Fraud and Control Survey Report
⁷ Capgemini World Payments Report 2017
⁸ Experian 2018 Global Fraud and Identity Report