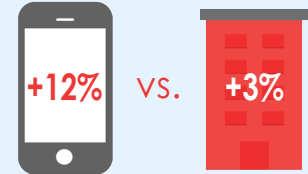


YOU ALLOW MOBILE TRANSACTIONS BUT DO YOU KNOW WHO'S REALLY BUYING?

mCommerce opens a channel to sales, but also to fraud

Cost of fraud has grown **4X** more in the mobile channel than the physical POS channel since last year



Large mCommerce* is a bigger target



3.65X more successful fraud among Large mCommerce than smaller / mid-sized mCommerce*



Every **\$100** of fraud in the large mobile channel costs **\$363** vs. \$225 in the small/mid mobile channel

THIS CAUSES CONCERNS

53%

Say customer ID is a problem

56%

Fear lost business delayed by transaction to verify customer

58%

Don't trust security of mobile device payments

58%

Frustrated by cost of managing fraud

Large mCommerce merchants invest in fraud mitigation but still struggle



54% use an automated flagging system



64% use 5 or more fraud mitigation solutions

They are not convinced current solutions correctly distinguish between legitimate and fraudulent customers

62%

Say manual review is a problem

42%

Of auto flagged transactions are manually reviewed

33%

Of transactions are false positives

44%

Say ID verification still remains a challenge

LEXISNEXIS® RISK SOLUTIONS CAN HELP



- Transaction Risk Scoring
- +
- ID Authentication
- +
- ID Verification

- Reduce False Positives
- Reduce Manual Reviews
- Minimize Fraud & Chargebacks
- Reduce Consumer Friction
- Increase Sales

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