



## With Great Growth Comes Great Accountability

Mike Lemberger



SVP, Chief Risk Officer North America









## ChatBot World



Focus on payment security, make it engaging and add some humor!

Thank You.















## The Future of Al Technology

How Deep Fake Technology Affects our Payments Business



"Al technologies designed to detect deepfake are the same as those that create it so it becomes an Al versus Al scenario where Al can not reliably win.

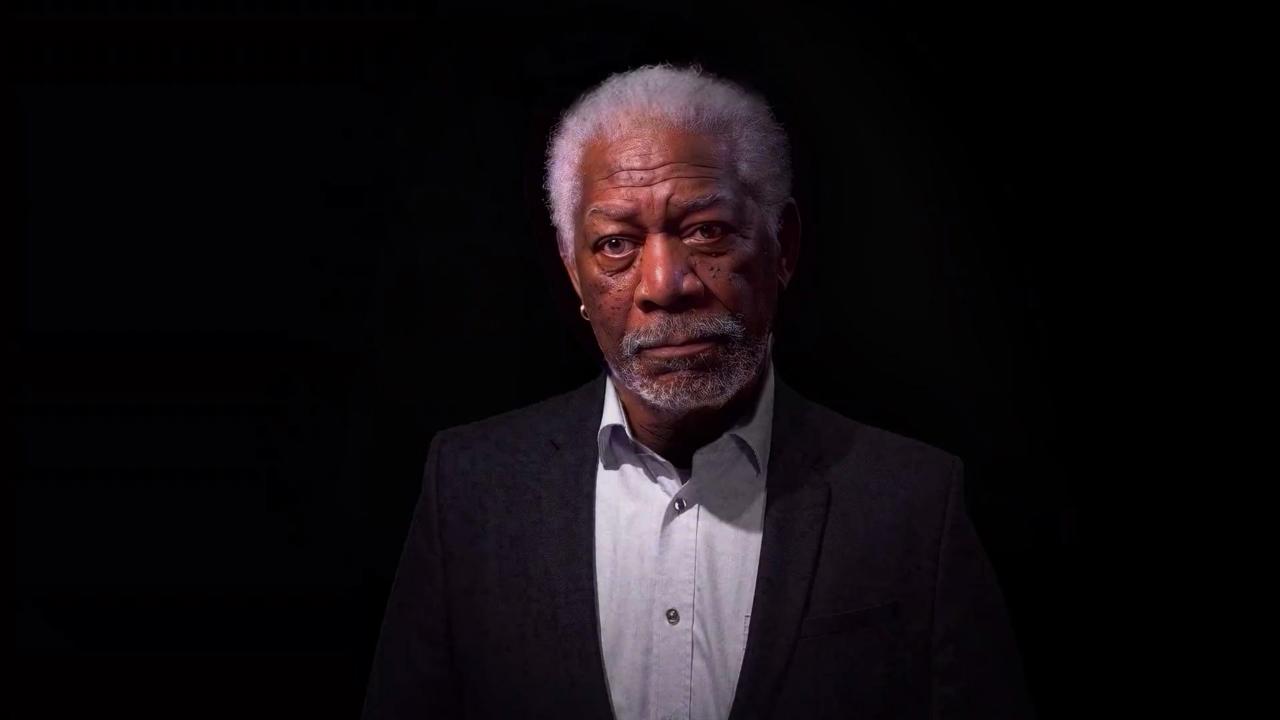
Dr. Eric Horvitz, Chief Scientific Officer, Microsoft
Digital Content Provenance Event: January 26, 2022 - C2PA



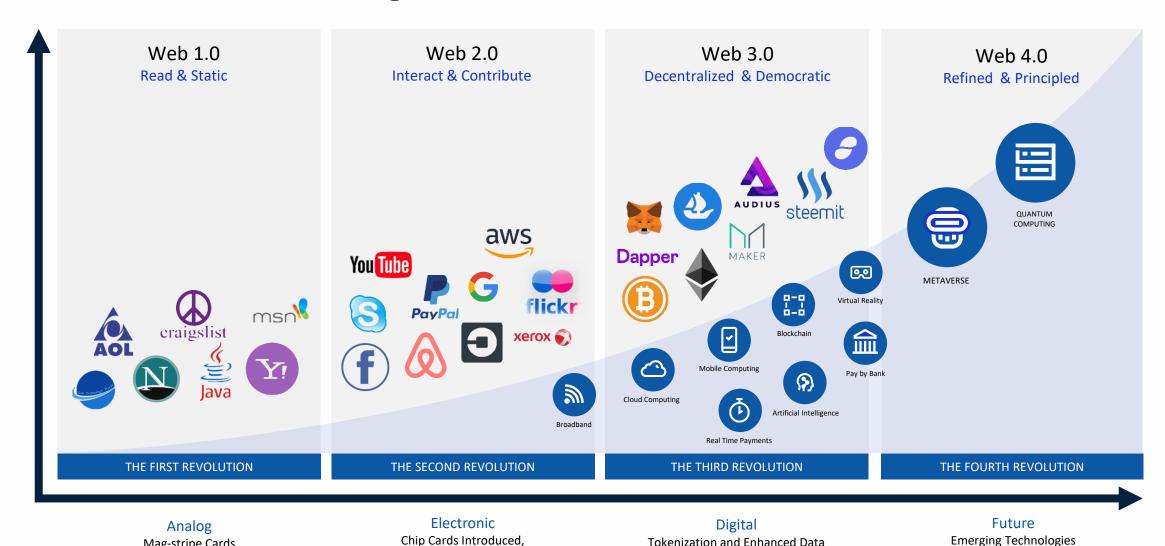








## The World is Evolving - Payment Attack SURFACE is Increasing





Mag-stripe Cards

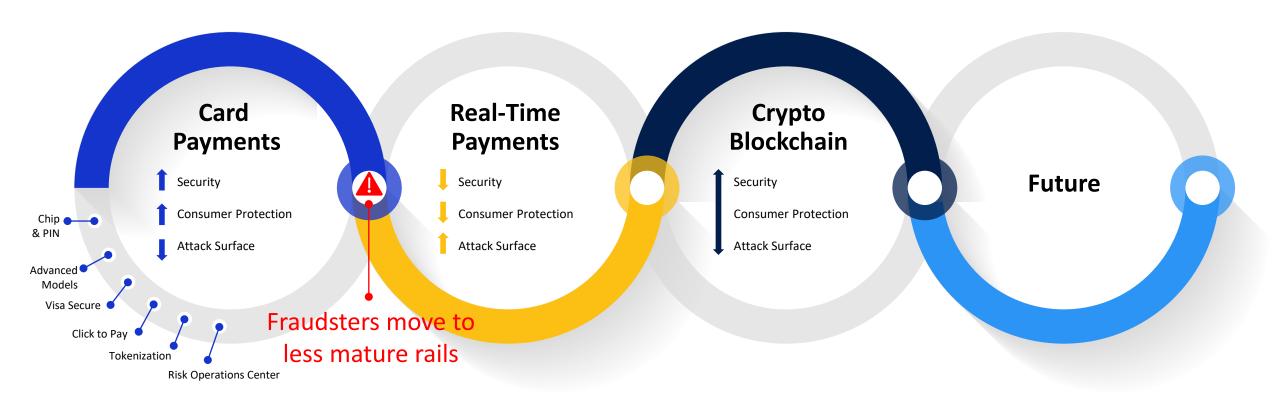


CNP Advances with Visa Secure

Tokenization and Enhanced Data







Mature Payments

Non-card Payments

**Decentralized Payments** 

Future Payment Types





## Consumers are the Target

#### 'Hi Mom' Scam



#### **Cost of Living Scams**



#### **Snapchat Scams**



#### **Amazon Scams**







## Identity Theft Reports and Losses by Contact Method

Phone Calls	Text Messages	Social Media
Reported 35%	21%	9%
		FOLLOW FRIENDS TWEET OF THE PRINCE OF THE PR
Losses 20%	4%	23%





# Numbers & Actions









## Payment Volume

+11%



Fraud Rate

+3%









## Secure Technology

18x Higher Volume YoY



610+ bps Higher Approval

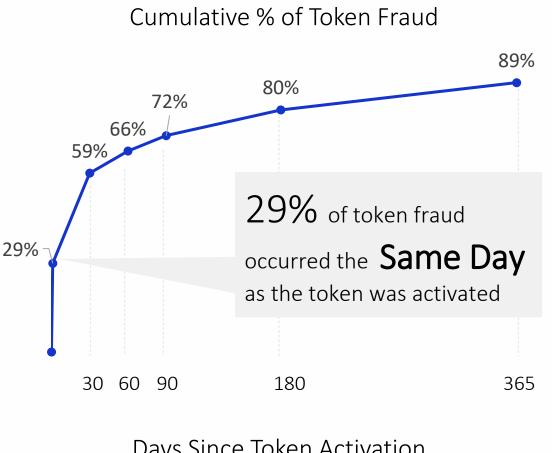


9+ bps Lower Fraud

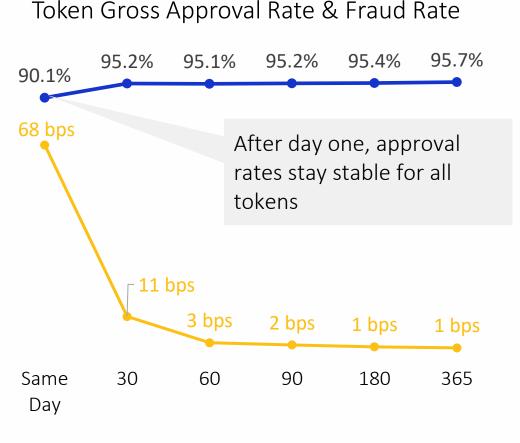




## Provisioning – A Crucial Gateway in Payment Security



Days Since Token Activation



Days Since Token Activation









## **Enumeration Attacks**



73M Transactions Blocked

+135% YoY



22M Transactions Blocked

+42% YoY











## **Bullet Proofing Payments**



#### Customer

- Scam Education
- Secure Alerts
- SecureProvisioning



#### **Transaction**

- Tokenization & Encryption
- ID & Authentication Technology
- Model Intelligence



### **Network**

- Real Time Attack
   Monitoring
- Contextual Data across Cyber & Payment Fraud





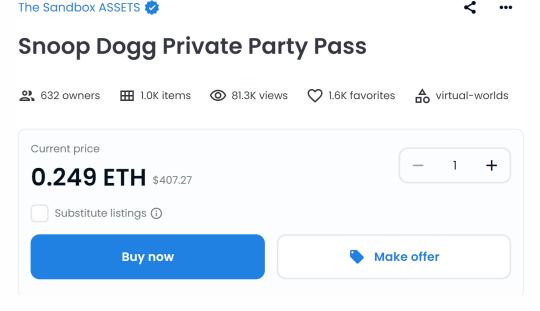
#### **ANNOUNCEMENTS**

### The Snoopverse LAND sale

## The Doggfather is setting foot in the metaverse and he is bringing his friends for a party for the ages!

Snoop Dogg is coming to the Metaverse and he's bringing some friends for a cool party. Join us in welcoming our new guests during the upcoming LAND sale that will start on December 2nd at 1PM UTC for our last hurrah of 2021.





#### **Rumah Metaverse**

## **Snoop Dogg's Metaverse Neighbor – What To Expect In 2023**

ADMINMETA FEBRUARY 13, 2023 LEAVE A COMMENT

Snoop Dogg's Metaverse neighborhood is sure to be a hit when it launches in 2023. Players will be able to interact with Snoop himself and take part in a variety of activities.







